

HDFC Life Cancer Care

HDFC Life Cancer Care offers lump sum benefit on diagnosis of Cancer that helps to protect your income and savings from expenses that aren't covered by your major medical coverage, like Out of pocket medical expenses, Out of Network specialist, Experimental Cancer Treatment, Travel & Lodging etc. when treatment is far and so on.

Product Features

- Comprehensive Cancer Care plan that offers lump sum benefit on diagnosis of Early Stage and Major Cancer
- Flexibility to choose from 3 plan options with varied benefits:
 1. Silver Option
 2. Gold Option
 3. Platinum Option
- Waiver of Premium Benefit in case of diagnosis of Early Stage Cancer in all options
- In case of no claims, the Sum Insured increases by 10% annually under Gold and Platinum Option
- Monthly Income of five years in case of diagnosis of Major Cancer under Platinum Option
- Offers Premium discounts for Sum Insured above Rs 10 Lakhs
- Simplified issuance process, no requirement to undergo any medicals
- Tax benefits subject to provisions contained under section 80D of the Income Tax Act 1961

Advantages

Benefits offered under the various Plan Options:

- Silver Option:
 1. Offers lump sum benefit on diagnosis of Cancer as per the table below:

Diagnosis of	% of Applicable Sum Insured
Early Stage cancer or Carcinoma-in-situ (CIS)	25
Major Cancer	100 less Early Stage Cancer or CIS claims, if any

2. Waiver of Premium: On a valid claim of Early Stage Cancer or Carcinoma-in-situ (CIS) diagnosis, premiums will be waived for a period of 3 policy years.
- **Gold Option:** In addition to the above benefit under this option Increased Benefit is also payable. In Increased benefit, the Sum Insured increases by 10% of initial Sum Insured each year starting from the first policy anniversary. This will continue till the earlier of:
 1. Increased Sum Insured becoming 200% of the Initial Sum Insured or
 2. Any claim event
 - **Platinum Option:** In addition to the benefit offered under Gold Benefit, this option offers monthly income of 1% of applicable Sum Insured for 5 years, on diagnosis of listed Major Cancer.
 - Offers Premium discounts for Sum Insured above Rs 10 Lakhs