

































	About the policy	Covers for regular hospitalization benefits on floater basis						
	Type of Cover	Floater Sum Insured (Family Size - 2 Adults + 3 Dependent Children)						
	Entry Age	For Adults: 18years – 65years						
		For Dependent Children: 16 days to 25 years						
	Continuity	Lifetime renewal						
	Co-payment	20% Co-payment is applicable if the Insured age at entry is above 60 years						
	Renewal	Lifelong						
	Policy Term	One Year						
	Pre Policy Medical Screening	When Insured is more than 50 years of age – for 3 lakhs sum insured policy & when the insured declares adverse medical history in Proposal pre medical screening is necessary						
	Sum Insured Options (Rs. in Lacs)	3	4	5	10	15	20	25
	Pricing	Zone based pricing Zone - 1 - Delhi including NCR; Mumbai including Thane; Ahmedabad, Baroda & Surat Zone - 1 a - Chennai, Bangalore, Pune, Nasik, Ernakulum, Trivandrum, Rest of Gujarat Zone - 2 - Coimbatore, Indore City, Rest of Kerala Zone - 3 - Rest of India not covered under Zone – 1 , Zone – 1a and Zone - 2						
	Hospitalization - Room Rent	3 Lac & 4 Lac - Rs.5000; 5 Lac & above SI - Single Standard A/C Room						
	Treatment @ Preferred Network Hospitals	1% of Sum Insured (With max limit of RS. 5000) per policy year - Applicable for Rs 3 lac & above SI						
	Shared Accommodation	3 Lac to 15 Lac - Rs. 800; 20 Lac & 25 Lac - Rs. 1000 - Applicable for Rs 3 lac & above SI						
	Road Ambulance Charges	Rs. 750 per hospitalization ; Rs. 1500 per policy period						
	Air Ambulance	10% of Basic Sum Insured – for 5 Lac and above SI						
	Pre & Post Hospitalization	60 Days & 90 Days						
	Organ Donor Expenses	10 % of Sum insured or Rs 1 Lac whichever is less						
	Day Care Procedures	All day care procedures are covered (Actuals)						
	Day Care Cataract Limits	3 Lacs - 25,000 ; 4 Lacs - 30,000; 5 Lacs - 40,000; 10 Lacs & Above - 50,000 (For a Single Eye Surgery)						
		3 Lacs - 35,000 ; 4 Lacs - 45,000; 5 Lacs -60,000; 10 Lacs & Above - 75,000 (For The Policy Term)						
	Domiciliary hospitalization	Covered (Actuals) - Covered for the period exceeding three days						
	AYUSH treatment	Up to 4 Lac - Rs. 10000; 5 Lac to 15 Lac - Rs. 15000; 20 Lac & 25 Lac - Rs. 20000						
	New Born Baby cover	10% of Sum Insured (Maximum Rs. 50000) Mother is covered under the policy for at least 1 year Cover from 16 days till policy expiry (Subject to limit and SI availability)						
	Donor Expenses on Transplantation	10% of Sum Insured (Maximum Rs. 100000)						
	Assisted Reproduction Treatment	5 Lac - Rs. 100000; 10 Lac to 25 Lac - Rs. 200000 Waiting period of 36 months from policy inception Available on every block of 3 years and payable on renewal						
	No Claim Bonus	25% of SI as NCB on 1st Claim Free year 10% of SI as NCB for other Claim Free years Maximum Accumulation 100%						
	Recharge	Available when the Limit of Coverage (Basic SI + No claim Bonus) not sufficient to meet claim Rs 3 Lac - 75000 ; 4 Lac - 100000 ; 5 Lac & above - 1,50,000						
	Automatic Restoration	Available when the Limit of Coverage (Basic SI + No claim Bonus) becomes zero. Three times @ 100% SI each time; 3 Lac - 900000; 4 Lac - 1200000; 5 Lac - 1500000; 10 Lac - 3000000 15 Lac - 4500000, 20 Lac - 6000000, 25 Lac - 7500000						
	Additional Sum Insured for Road Traffic Accident	25% of Basic Sum Insured – Max. Rs. 5 Lac						

	Health Check up (SI)	3 Lac Rs. 750	4 Lac Rs. 1000	5 Lac Rs. 1500	10 Lac Rs. 2000	15 Lac Rs. 2500	20 Lac Rs. 3000	25 Lac Rs. 3500
	Free Second Medical Opinion	Medical opinion will be made available directly to the insured; Provided on specific request made by the insured						
	Compassionate Travel	Air Travel Expenses of one immediate family member reimbursed up to Rs. 5000						
	Modern treatments	Based on the Sum insured chosen limits differ, refer policy wording for further details						
	Instalment Options	Monthly/ Quarterly/ Half-Yearly/ Yearly						
	Repatriation of Mortal Remains	Up to Rs. 5000 reimbursed for repatriation of mortal remains to the residence						
Waiting Period								
	Initial waiting period	30 days for all illnesses (except accident)						
	For Specific diseases	2 years						
	For Pre-existing diseases	4 years						
	Moratorium Period	Available after completion of 8 years						

* The information provided in this document is only indicative. For more details on the terms and conditions, please read the policy wordings before concluding a sale.