


























	About the policy	Persons who have been diagnosed with a Cardiac ailment/ disorder in the past and undergone a Cardiac Surgical intervention or procedure for the same. Note - Person with pacemaker can also apply for this policy.			
	Type of Cover	Individual Sum Insured			
	Entry Age	7 years to 70 years			
	Co-payment	Not Applicable			
	Renewal	Lifelong			
	Policy Term	1 year / 2 year / 3 year			
	Premium Payment	Quarterly / Half-Yearly / Yearly / Biennial (once in 2 yrs) / Triennial (once in 3 yrs)			
	Pre Policy Medical Checkup	Not Required			
	Medical Records for U/W	ECHO, ECG (taken within 6 months), Consultation and all medical records related to the intervention/ surgery/ medical management should be submitted at the time of proposal			
	Sum Insured Options (Rs. in Lac)	5 / 7.5 / 10 / 15			
	Hospitalization - Room Rent	Single Private AC Room (Actuals)			
	ICU, Dr Fees, Tests, Medicines	Covered (Actuals)			
	Road Ambulance Charges	Covered (Actuals)			
	Pre & Post Hospitalization	30 days & 60 days (Actuals)			
	Day Care Procedures	All day care procedures are covered (Actuals) (Note: Sub-limits applicable only for Cataract treatment)			
	Heart Transplantation expenses	Covered up to 200% of the Sum Insured (Expenses including harvesting and transportation of Heart by Air and/or Road are covered)			
	Psychiatric & Psychosomatic	Covered (Actuals)			
	Cardiac Devices (like Pacemaker)	Covered up to 50% of the Sum Insured			
	Modern Treatments	Covered up to the Sub-limits mentioned in the policy clause			
	Rehabilitation & Pain Management	Covered up to the Sub-limits (or) up to 10% of the Sum Insured whichever is less			
	E-Medical Opinion	Available			
	Wellness Rewards Program	Insured can avail renewal discount, if submitted the following reports. - ECHO (Echocardiogram) (ii) Lipid Profile (iii) HbA1c (Hemoglobin A1c) and, (i) if all the 3 tests results are normal 10% discount will be available on renewal premium (ii) if any 2 tests results are normal 5% discount will be available on renewal premium			
	Wellness Services	Diet consultation, Counselling (for stress management), Unlimited-Tele Consultation, E-pharmacy			
	Sum Insured (Rs. in Lac)	5	7.5	10	15
	Cataract treatment	Rs 30,000/- per eye Rs 40,000/- in a policy year	Rs 40,000/- per eye and Rs 60,000/- in a policy year		
	Conventional Coronary Angiogram Test	Rs 20,000/-	Rs 20,000/-	Rs 25,000/-	Rs 25,000/-
	Health Check-up benefit (available after every policy year)	Rs 2,000/-	Rs 2,000/-	Rs 3,000/-	Rs 4,000/-
	Out-Patient Treatment Expenses (Including vaccination) "Covered from - Day 1"	Rs 2,500/-	Rs 3,000/-	Rs 3,500/-	Rs 5,000/-
	No Claim Bonus	10% of the sum insured for each claim free year and maximum up to 100% of the sum insured			
	Automatic Restoration (Up to 100%)	Available once in a policy year (does not cover same illness/cardiac ailments/ modern treatments)			
	Waiting Periods – For Cardiac ailments				
	For Cardiac ailments	30 days			
	Waiting Period – For Non-Cardiac ailments				
	Initial waiting period	30 days for all illnesses (except for accidents)			
	For Specific diseases	2 years			
	For PEDs (other than CVD)	4 years			

Premium Chart (Premium Including GST)

Age in years	Policy Term - 1 Year			
	Premium in Rs. (Premium including GST)			
Sum insured	5,00,000	7,50,000	10,00,000	15,00,000
7 - 50	26,538	31,848	36,621	42,120
51 - 60	27,612	33,140	38,108	43,825
61 - 65	35,683	42,822	49,247	56,634
66 - 70	46,173	55,413	63,720	73,278
71 - 80	55,265	66,322	76,269	87,709
Above 80	60,723	72,865	83,798	96,365

Age in years	Policy Term - 2 Years			
	Premium (Rs.) (premium including GST)			
Sum insured Rs.	5,00,000	7,50,000	10,00,000	15,00,000
7 - 49	50,423	60,512	69,581	80,029
50	51,443	61,739	70,994	81,648
51 - 59	52,463	62,967	72,406	83,268
60	60,130	72,164	82,988	95,436
61 - 64	67,798	81,362	93,570	1,07,605
65	77,764	93,324	1,07,319	1,23,416
66 - 69	87,729	1,05,284	1,21,068	1,39,228
70	96,367	1,15,648	1,32,990	1,52,939
71 - 79	1,05,005	1,26,012	1,44,912	1,66,648
80	1,10,188	1,32,227	1,52,064	1,74,870
Above 80	1,15,373	1,38,444	1,59,216	1,83,094

Age in yrs	Policy Term - 3 Years			
	Premium (Rs.) (Premium including GST)			
Sum insured Rs.	5,00,000	7,50,000	10,00,000	15,00,000
7 - 48	73,644	88,378	1,01,624	1,16,884
49	74,637	89,574	1,03,000	1,18,460
50	75,630	90,769	1,04,375	1,20,038
51 - 58	76,623	91,964	1,05,750	1,21,616
59	84,089	1,00,921	1,16,054	1,33,463
60	91,555	1,09,876	1,26,358	1,45,311
61 - 63	99,021	1,18,832	1,36,662	1,57,159
64	1,08,724	1,30,479	1,50,049	1,72,555
65	1,18,428	1,42,124	1,63,436	1,87,950
66 - 68	1,28,131	1,53,771	1,76,823	2,03,347
69	1,36,541	1,63,862	1,88,431	2,16,695
70	1,44,951	1,73,952	2,00,040	2,30,045
71 - 78	1,53,361	1,84,043	2,11,647	2,43,394
79	1,58,409	1,90,096	2,18,612	2,51,400
80	1,63,457	1,96,148	2,25,575	2,59,406
Above 80	1,68,506	2,02,200	2,32,539	2,67,412