


















	About the policy	Covers for regular hospitalization for elderly persons										
	Type of Cover	Individual & Floater basis										
	Entry Age	60 to 75 years										
	Continuity	Lifetime renewal										
	Sum insured	Individual Option - 1Lac to 25 Lacs ; Floater Option - 10 Lac to 25 Lacs										
	Premium Discount	10% premium discount (If the insured produce the Medical reports for Stress Thallium Report, Blood Pressure Report, Sugar (Blood and Urine), Blood urea and Creatinine)										
	Sum Insured Options (Rs. in Lacs)	1	2	3	4	5	7.5	10	15	20	25	
	Room Rent (Per Day)	1000	2000	3000	4000	5000	6000	6000	7000	8500	10000	
	Intensive Care Unit (ICU) Charges	2000	4000	6000	8000	10000	15000	20000	Actuals			
	Professional Fees	25000	50000	75000	100000	125000	187500	250000	375000	500000	625000	
	Other Medical Expenses	50000	100000	150000	200000	250000	375000	500000	750000	1000000	1250000	
	Ambulance Charges	Per Hospitalization	600	600	600	600	1000	1000	1000	1500	1500	1500
		Per policy period	1200	1200	1200	1200	2000	2000	2000	3000	3000	3000
	Pre hospitalization Expenses	30 days prior to the date of hospitalization – relevant to the hospitalization - actuals										
	Post-Hospitalization Expenses 7% of the hospitalization Expenses	5000	5000	5000	5000	5000	5000	7000	7000	10000	10000	
	Modern Treatments	Covered based on the sum insured chosen										
	Day care	All daycare procedures are covered										
	Outpatient consultation	Individual Policy per policy period (Rs)	NA	NA	600	800	1000	1200	1400	1800	2200	2600
		Floater policy per person (Rs)	NA	NA	NA	NA	NA	NA	1400	1800	2200	2600
		Floater policy per policy period (Rs)	NA	NA	NA	NA	NA	NA	2400	3000	3800	4400
	Cataract	Individual Policy per policy period (Rs)	15000	15000	18000	20000	21500	23000	25000	30000	35000	40000
		Floater policy per person (Rs)	NA	NA	NA	NA	NA	NA	25000	30000	35000	40000
		Floater Policy per policy period (Rs)	NA	NA	NA	NA	NA	NA	45000	50000	60000	70000
	Health Check up	Individual Policy per policy period (Rs)	NA	NA	NA	NA	1000	1000	2000	2000	2500	2500
		Floater policy per person (Rs)	NA	NA	NA	NA	NA	NA	2000	2000	2500	2500

		Floater policy -per policy period (Rs)	NA	NA	NA	NA	NA	NA	3500	3500	4500	4500
	Co-Pay	Non-Pre Existing Disease (Non-PED)	Co-pay of 30% on Non-Pre Existing Disease (Non-PED) Related Claims for 1-10 Lac SI									
		Pre Existing Disease (PED)	Co-pay of 50% on Pre Existing Disease (PED) Related Claims for 1-10 Lac SI									
		PED and Non-PED related claims	Copay of 30% on PED and Non-PED related claims for 15 Lac, 20 Lac and 25 Lac SI									
	Limit of Company's Liability Specified Major Diseases	Sublimit per policy year Individual Plan	75000	150000	200000	225000	275000	300000	350000	400000	450000	500000
		Sublimit per policy year Floater Plan Per person	NA	NA	NA	NA	NA	NA	350000	400000	450000	500000
		Sublimit per policy year Floater Plan Per policy period	NA	NA	NA	NA	NA	NA	600000	700000	750000	850000
	Limit of Company's Liability - Other major Surgeries	Sublimit per policy year Individual Plan	60000	120000	150000	200000	225000	250000	275000	300000	325000	350000
		Sublimit per policy year Floater Plan Per person	NA	NA	NA	NA	NA	NA	275000	300000	325000	350000
		Sublimit per policy year Floater Plan Per policy period	NA	NA	NA	NA	NA	NA	450000	500000	550000	600000
	Waiting Period	Initial Waiting	First 30 days of cover, no treatment benefits for any diseases/surgeries (Other than Accidents)									
		PED	For the first 12 months of cover, Pre – Existing Diseases, declared and endorsed in the Policy are not paid for									
		Specific diseases	First 24 months of cover, certain identified surgeries/ medical conditions/diseases not paid for									

* 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.