








	<b>About the policy</b>	Covers for regular hospitalization benefits on floater basis						
	<b>Type of Cover</b>	Floater Sum Insured (Family Size - 2 Adults + 3 Dependent Children)						
	<b>Entry Age</b>	<b>For Adults:</b> 18years – 65years						
		<b>For Dependent Children:</b> 16 days to 25 years						
	<b>Continuity</b>	Lifetime renewal						
	<b>Co-payment</b>	20% Co-payment is applicable if the Insured age at entry is above 60 years						
	<b>Renewal</b>	Lifelong						
	<b>Policy Term</b>	One Year						
	<b>Pre Policy Medical Screening</b>	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						
	<b>Sum Insured Options (Rs. in Lacs)</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>10</b>	<b>15</b>	<b>20</b>	<b>25</b>
	<b>Pricing</b>	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						
	<b>Hospitalization - Room Rent</b>	3 Lac & 4 Lac - Rs.5000; 5 Lac & above SI - Single Standard A/C Room						
	<b>Treatment @ Preferred Network Hospitals</b>	1% of Sum Insured (With max limit of RS. 5000) per policy year - Applicable for Rs 3 lac & above SI						
	<b>Shared Accommodation</b>	3 Lac to 15 Lac - Rs. 800; 20 Lac & 25 Lac - Rs. 1000 - Applicable for Rs 3 lac & above SI						
	<b>Road Ambulance Charges</b>	Rs. 750 per hospitalization ; Rs. 1500 per policy period						
	<b>Air Ambulance</b>	10% of Basic Sum Insured – for 5 Lac and above SI						
	<b>Pre &amp; Post Hospitalization</b>	60 Days & 90 Days						
	<b>Organ Donor Expenses</b>	Covered (Actuals) Additional SI up to Basic SI for the Complications(if any) that necessitate a Redo Surgery/ICU admission						
	<b>Day Care Procedures</b>	All day care procedures are covered (Actuals)						
	<b>Day Care Cataract Limits</b>	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)						
	<b>Domiciliary hospitalization</b>	Covered (Actuals) - Covered for the period exceeding three days						
	<b>AYUSH treatment</b>	Up to 4 Lac - Rs. 10000; 5 Lac to 15 Lac - Rs. 15000; 20 Lac & 25 Lac - Rs. 20000						
	<b>New Born Baby cover</b>	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)						
	<b>Donor Expenses on Transplantation</b>	10% of Sum Insured (Maximum Rs. 100000)						
	<b>Assisted Reproduction Treatment</b>	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 onrenewal						
	<b>No Claim Bonus</b>	25% of SI as NCB on 1st Claim Free year 10% of SI as NCB for other Claim Free years Maximum Accumulation 100%						
	<b>Recharge</b>	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						
	<b>Automatic Restoration</b>	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						
	<b>Additional Sum Insured for Road Traffic Accident</b>	25% of Basic Sum Insured – Max. Rs. 5 Lac						

	<b>Health Check up (SI)</b>	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
	<b>Free Second Medical Opinion</b>	Medical opinion will be made available directly to the insured; Provided on specific request made by the insured						
	<b>Compassionate Travel</b>	Air Travel Expenses of one immediate family member reimbursed up to Rs. 5000						
	<b>Modern treatments</b>	Based on the Sum insured chosen limits differ, refer policy wording for further details						
	<b>Instalments Options</b>	Monthly/ Quarterly/ Half-Yearly/ Yearly						
	<b>Repatriation of Mortal Remains</b>	Up to Rs. 5000 reimbursed for repatriation of mortal remains to the residence						
<b>Waiting Period</b>								
	<b>Initial waiting period</b>	30 days for all illnesses (except accident)						
	<b>For Specific diseases</b>	2 years						
	<b>For Pre-existing diseases</b>	4 years						
	<b>Moratorium Period</b>	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.