

Version 1.0.SP		Parameters		Mediclassic Insurance Policy (Individual) - Gold Plan					
				UIN: SHAHLIP21215V052021					
Feat		About the policy	Covers hospitalization expenses incurred as a result of illness and/or accidental injuries						
		Type of Cover	Individual Sum Insured						
		Entry Age	For Adults: 18years – 65years For Dependent Children: 16 days to 25 years						
		Co-payment	10% Co-payment is applicable if the Insured age at entry is above 60 years						
		Renewal	Lifelong						
		Policy Term	One Year, Two Years & Three Years						
		Pre Policy Medical Checkup	Required for persons above 50 years of age						
		Discounts	(i) 5% if 2 or more family members are covered (Family = Self, Spouse & Dependent Children) (ii) 25% for major organ donor during renewal						
	Sum Insured Options (Rs.)	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	
Basic Covers		Hospitalization - Room Rent	Rs.5,000/- per day		Private Single AC Room				
		Shared accommodation benefit (admission & discharge days excluded)	500 per day & 3,000 per admission			1,000/- per day & up to 6,000/- per admission			
		Cataract treatment	Limit per eye	30,000/- per eye		40,000/-		45,000/-	
			Per policy period	40,000/- per policy period		50,000/-		60,000/-	
		Health Check-up benefit (for every claim free year)	1,500/-		2,500/-		5,000/-		
		ICU, Dr Fees, Tests, Medicines	Covered (Actuals)						
		Organ Donor Cover	Covered (Actuals)						
		Domiciliary hospitalization	Covered (Actuals) – Covered for the period exceeding three days						
		Ambulance Charges	Rs.2,000/- per hospitalization						
		Day Care Procedures	All day care procedures are covered up to Sum Insured (Except for Cataract)						
		Pre & Post Hospitalization	30 days & 60 days (Actuals)						
		Non-Allopathic Treatment	Up to 25% of the Basic Sum Insured subject to a maximum of Rs.25000/- per policy year						
		Psychiatric & Psychosomatic	If diagnosed for the first time and hospitalized for minimum 5 consecutive days (Actuals)						
	Additional Benefits		Coverage for New Born Baby	Cover starts from 16 th day - up to 10% of the Sum Insured or maximum up to Rs.50,000/- (available if the mother is covered under this policy for a continuous period of 12 months)					
			Auto Restoration of Sum Insured	Up to 200% once in a year - Can't be utilized for illness/s for which claim/s was/were made					
		Super Restoration	Up to 100% once in a year – Can be utilized for illness/s for which claim/s was/ were made						
		Additional Sum Insured for RTA	50% additional sum insured will be given for wearing helmet either riding or as pillion rider						
		No Claim Bonus	25% after first claim free year & 20% for each subsequent claim free year, max up to 100%						
		Instalment Options	Monthly/ Quarterly/ Half-Yearly/ Yearly, Premium can also be paid Annually, Biennial (Once in 2 years) and Triennial (Once in 3 years).						
	Modern treatments	Based on the Sum insured chosen limits differ, refer policy wording for further details							
Optional Covers									
	Hospital Cash	Rs.1,000/- per every 24 hrs, up to 7 days per hospitalization & max 14 days in a policy year							
	Patient Care	Rs.400/- per every 24hrs up to 5 days per occurrence & maximum 14 days in a policy year							
Waiting Period									
	Initial waiting period Code Excl 02	30 days for all illnesses (except accident)							
	For Specific diseases Excl 03	2 years							
	For Pre-existing diseases Code Excl 01	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.