


























## Features

	<b>About the policy</b>	Covers for regular hospitalization for elderly persons											
	<b>Type of Cover</b>	Individual & Floater basis											
	<b>Entry Age</b>	60 to 75 years											
	<b>Policy Term</b>	One Year, Two years & Three Years											
	<b>Continuity</b>	Lifetime renewal											
	<b>Sum insured</b>	Individual Option - 1Lac to 25 Lacs ; Floater Option - 10 Lac to 25 Lacs											
	<b>Premium Discount</b>	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)											
	<b>Sum Insured Options (Rs. in Lacs)</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>7.5</b>	<b>10</b>	<b>15</b>	<b>20</b>	<b>25</b>		
	<b>Room Rent (Rs)</b>	1000	2000	3000	4000	5000	6000	6000	7000	8500	10000		
	<b>Intensive Care Unit (ICU) Charges</b>	2000	4000	6000	8000	10000	15000	20000	Actuals				
	<b>Professional Fees</b>	25000	50000	75000	100000	125000	187500	250000	375000	500000	625000		
	<b>Other Medical Expenses</b>	50000	100000	150000	200000	250000	375000	500000	750000	1000000	1250000		
	<b>Ambulance Charges</b>	<b>Per Hospitalization (Rs)</b>	600	600	600	600	1000	1000	1000	1500	1500	1500	
		<b>Per policy period (Rs)</b>	1200	1200	1200	1200	2000	2000	2000	3000	3000	3000	
	<b>Pre hospitalization Expenses</b>	30 days prior to the date of hospitalization – relevant to the hospitalization - actuals											
	<b>Post-Hospitalization Expenses - 7%</b>	5000	5000	5000	5000	5000	5000	7000	7000	10000	10000		
	<b>Day care</b>	All daycare procedures are covered											
	<b>Cataract</b>	<b>Individual Policy per policy period (Rs)</b>	NA	NA	600	800	1000	1200	1400	1800	2200	2600	
		<b>Floater policy per person (Rs)</b>	NA	NA	NA	NA	NA	NA	1400	1800	2200	2600	
		<b>Floater policy per policy period (Rs)</b>	NA	NA	NA	NA	NA	NA	2400	3000	3800	4400	
	<b>Health Check up</b>	<b>Individual Policy - per policy period (Rs)</b>	NA	NA	NA	NA	1000	1000	2000	2000	2500	2500	
		<b>Floater policy -per person (Rs)</b>	NA	NA	NA	NA	NA	NA	2000	2000	2500	2500	
		<b>Floater policy -per policy period (Rs)</b>	NA	NA	NA	NA	NA	NA	3500	3500	4500	4500	
	<b>Co-Pay</b>	<b>Non-Pre Existing Disease (Non-PED)</b>	Co-pay of 30% on Non-Pre Existing Disease (Non-PED) Related Claims for 1-10 Lac SI										
		<b>Pre Existing Disease (PED)</b>	Co-pay of 50% on Pre Existing Disease (PED) Related Claims for 1-10 Lac SI										
		<b>PED and Non-PED related claims</b>	Copay of 30% on PED and Non-PED related claims for 15 Lac, 20 Lac and 25 Lac SI										

## Primary Cover &amp; Additional benefits

	<b>Limit of Company's Liability - Specified Major Diseases</b>	<b>Sublimit per policy year – Individual Plan</b>	75000	150000	200000	225000	275000	300000	350000	400000	450000	500000	
		<b>Sublimit per policy year – Floater Plan – Per person</b>	NA	NA	NA	NA	NA	NA	NA	350000	400000	450000	500000
		<b>Sublimit per policy year – Floater Plan – Per policy period</b>	NA	NA	NA	NA	NA	NA	NA	600000	700000	750000	850000
	<b>Limit of Company's Liability - Other major Surgeries</b>	<b>Sublimit per policy year – Individual Plan</b>	60000	120000	150000	200000	225000	250000	275000	300000	325000	350000	
		<b>Sublimit per policy year – Floater Plan – Per person</b>	NA	NA	NA	NA	NA	NA	NA	275000	300000	325000	350000
		<b>Sublimit per policy year – Floater Plan – Per policy period</b>	NA	NA	NA	NA	NA	NA	NA	450000	500000	550000	600000
	<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. Premium can also be paid Annually, Biennial (Once in 2 years) and Triennial (Once in 3 years).										
	<b>Moratorium Period</b>		Available after completion of 8 years										
	<b>Waiting Period</b>		First 30 days of cover, no treatment benefits for any diseases/surgeries (Other than Accidents)										
		<b>PED waiting period</b>	For the first 12 months of cover, Pre – Existing Diseases, declared and endorsed in the Policy are not paid for										
		<b>Specific diseases</b>	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.