




















	<b>About the policy</b>	Covers hospitalization expenses incurred as a result of illness and/or accidental injuries								
	<b>Type of Cover</b>	Individual and Floater								
	<b>Entry Age</b>	Individual : Min 18 Years to Max 75 Years, Dependent Children: Min 91 Days to Max17 Years								
		Floater : Min 18 Years to Max 75 Years, Dependent Children: Min 16 Days to Max17 Years								
		Note: In case of dependent children, at the time of renewal when they become 18 years of age, such children will be considered as Adult and he/she can continue under floater sum insured till he/she gets married								
	<b>Maximum Family Size</b>	Maximum family size is 2A+3C+4P. Self, Spouse , Dependent children, Parents and Parents in law. (or) 6 Adults + 3 Children (6 Adults = Self + Spouse + Parents + Parents-in-law). If Dependent parents and parents-in-laws alone wants to cover under this policy separately, the same is possible under 2A family scheme.								
	<b>Midterm Inclusion</b>	Available for Newly Wedded spouse, New born baby and Legally adopted child. Intimation should be given within 45 days from the date of marriage or date of birth								
	<b>Zone based pricing</b>	Zone A: Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Mumbai including Thane, Ahmedabad, Surat and Vadodara  Zone B: Pune including Nashik, Trivandrum, Ernakulam, Chennai, Bengaluru, Hyderabad, Secunderabad and Rest of Gujarat Zone C: Rest of India								
	<b>Co-payment</b>	10% of each and every claim amount for fresh as well as renewal policies for insured person whose age at the time of entry is 61 years an above.								
	<b>Renewal</b>	Lifelong								
	<b>Policy Term</b>	One Year, Two years & Three Years								
	<b>Long Term Discount</b>	Two year policy: 10 % discount on 2 <sup>nd</sup> year premium Three year policy: 10% discount is available on 2 <sup>nd</sup> and 3 <sup>rd</sup> year premium								
	<b>Floater Discount</b>	For Child : 40% discount is available from 1A premium when he/she becomes 18 years at the time of renewal in floater policy  For Parent/Parent in law - 10% discount is available from 1Apremium for each parent when they come under floater policy								
	<b>Pre Medical Screening</b>	For those who declare adverse medicalhistory, company may subject them to undergo pre-policy medical check-up. 100% cost of such medical examination isborne by the company  Note : For children whose age is less than 12 years, Paediatrician letter, Vaccination report or Health Report should be submitted and the proposal will be routed to our CMU Team for medical opinion.								
	<b>Sum Insured Options (Rs. in Lakhs)</b>	<b>5</b>	<b>10</b>	<b>15</b>	<b>20</b>	<b>25</b>	<b>50</b>	<b>75</b>	<b>100</b>	<b>200</b>
		<b>Note:</b> Rs 75 Lakhs, Rs 100 Lakhs and Rs 200 Lakhs sum insured will be available for persons aged up to 65 years only. This is applicable only at the time of inception of this policy								
	<b>Room Rent</b>	1% of SI	Any Room (Except suite or above category)				Any Room			
	<b>Coverage for Non Medical Items (Consumables)</b>	If there is an admissible claim under inpatient / day care the policy, then Items as per List I will become payable								
	<b>Emergency Road Ambulance</b>	Covered upto sum insured (i) for transportation to hospital (ii) from one hospital to other hospital (iii) from hospital to residence								
	<b>Pre &amp; Post Hospitalization</b>	60 days & 180 days. Covered upto sum insured								
	<b>Organ Donor Expenses</b>	Covered upto sum insured. Additional SI up to Basic SI for the Complications(if any) that necessitate a Redo Surgery/ICU admission								
	<b>Day Care Treatments</b>	All day care treatments are covered upto sum insured								
	<b>Domiciliary hospitalization</b>	Covered upto sum insured. Treatment taken at home for the period exceeding three days								
	<b>Home Care Treatment</b>	Payable up to 10% of the sum insured subject to maximum of Rs 5 Lakhs in a policy year								
	<b>Air Ambulance</b>	Covered up to 10% of sum insured per policy year								

**UIN: SHAHLIP23131V022223**