

Welcome to the new dawn

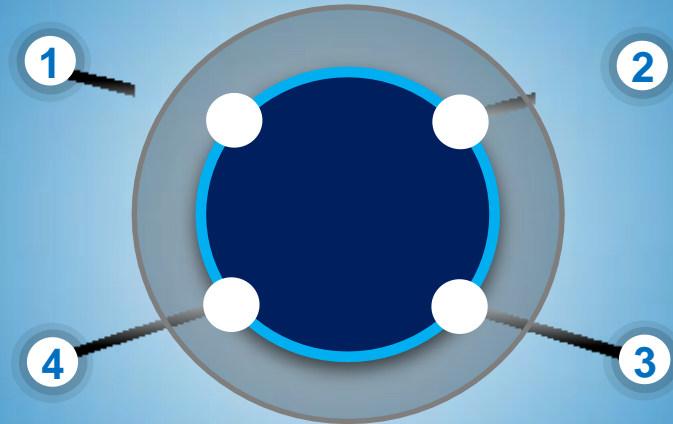


A COVID World

We are always there to help our customers

Faster coverage against COVID – Waiting period of **15 days only**

Super fast processing – 30 minute cashless claim (when you need the most, every min. counts)



More protection – We pay for PPE

Claim without being worried – COVID claims will not impact cumulative bonus

“ReAssure”

- Triggers with the first claim itself.
No need to wait till entire sum insured is over
- Pays for all ailments for all insured members,
No insured or disease restriction
- ReAssure is unlimited so that you never fall short of coverage
Claim as many times as needed*

**Single claim will not exceed base sum insured*



Internal

How does it work- 1/2

Family of 4 (husband, wife & 2 kids) got diagnosed with COVID 19 and admitted in a hospital for treatment. Fortunately they have 10 Lac ReAssure policy to take care of their hospitalisation expenses.

First
claim

Husband will get coverage up to 10 lac Rs.

2nd
claim

Wife will also get coverage up to 10 lac Rs.

3rd
claim

Child 1 will also get coverage up to 10 lac Rs.

4th
claim

Child 2 will also get coverage up to 10 lac Rs.

1st
Trigger

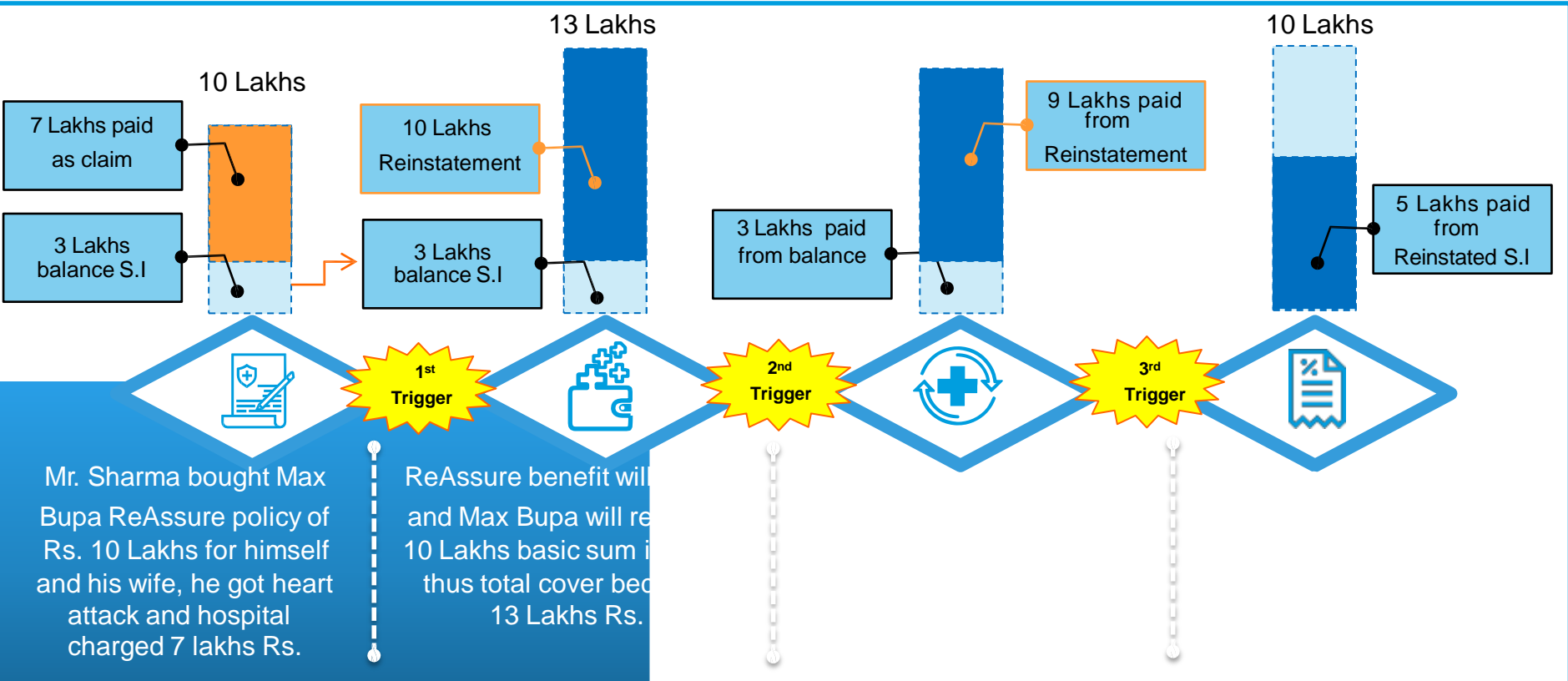
2nd
Trigger

3rd
Trigger



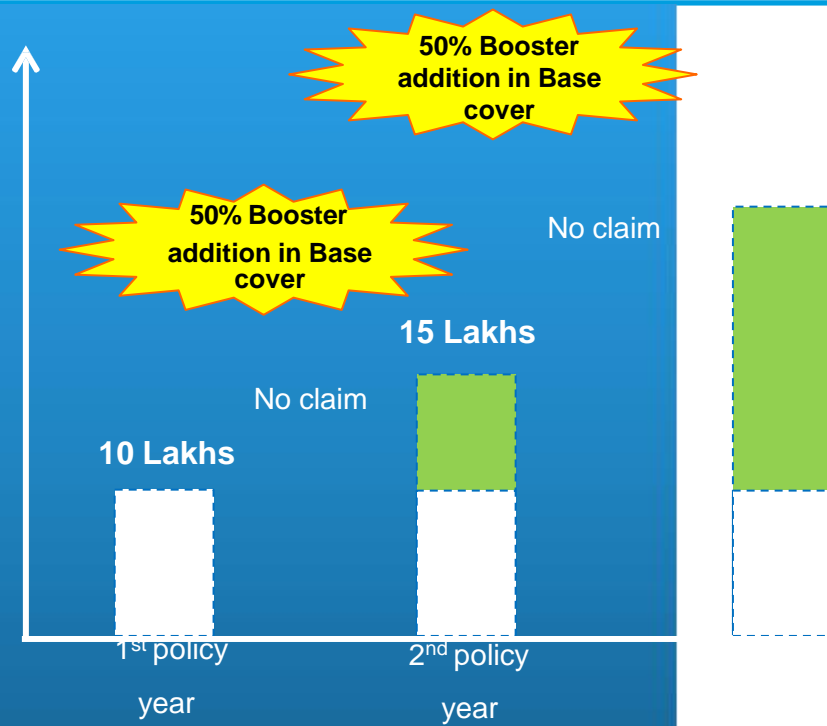
ReAssure benefit provides **unlimited reinstatement** for **same & different illness** as well at no extra cost.

How does it work- 2/2



ReAssure benefit provides unlimited reinstatement for same & different illness as well at no extra cost.

Get more protection with booster benefit



In case of no claim, sum insured doubles itself in 2 years at no extra cost

*In case of claim, Booster will reduce 50%



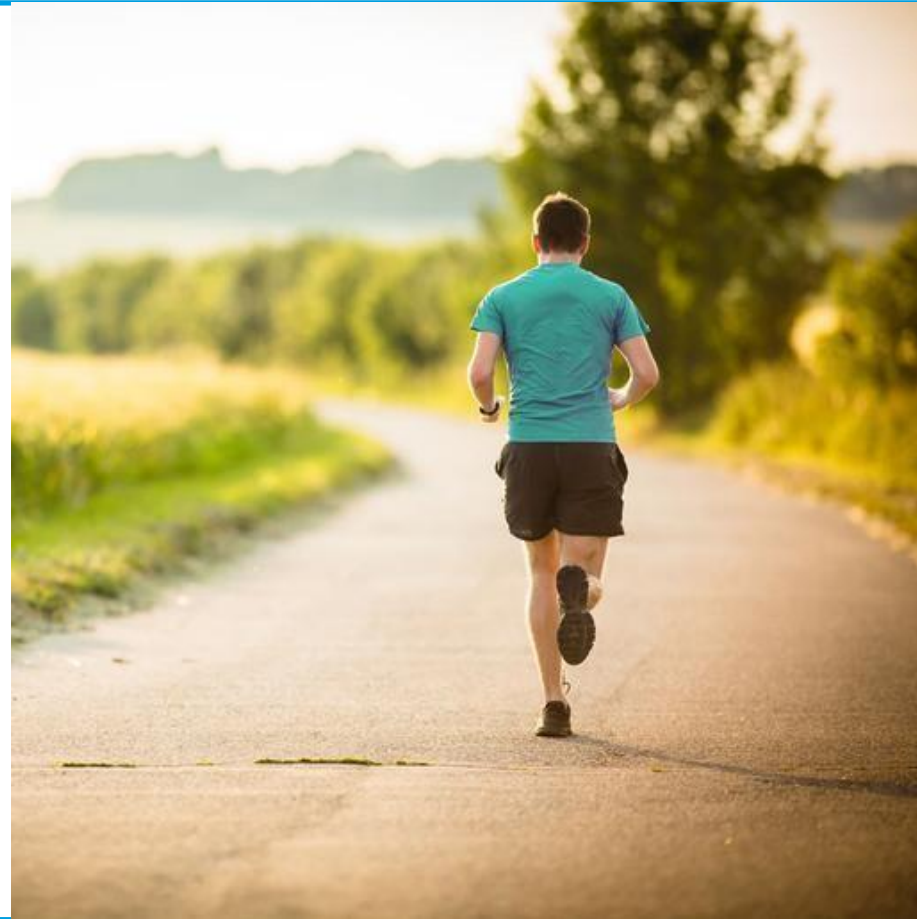
Live healthy and save more

Live healthy benefit

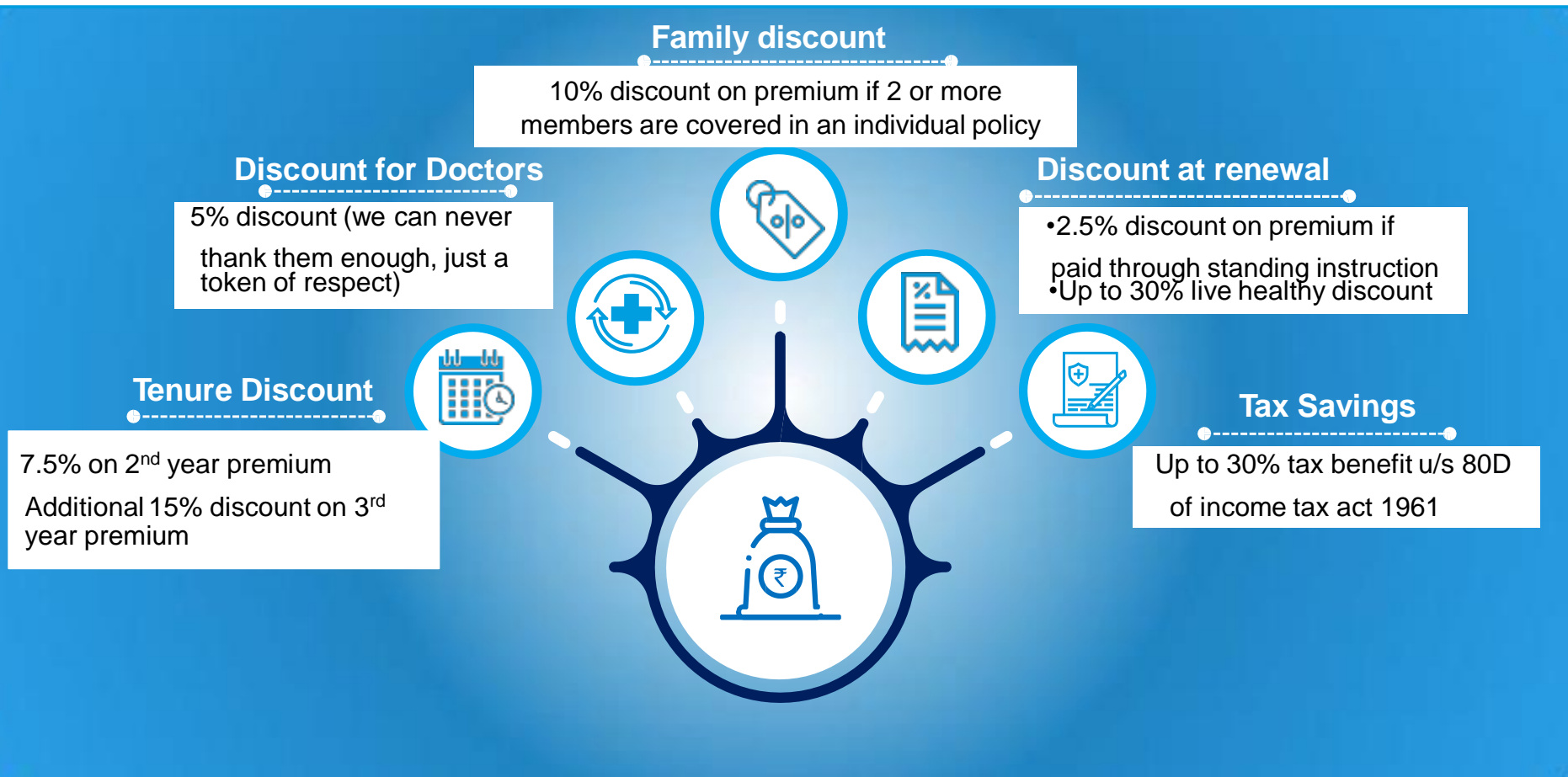
- No rocket science, no complex things.
- Simply walk !! Daily steps taken can get discount on renewal premium

Health checkup

- It's for living healthy. So why wait?
- Avail health check up from the Day 1 of



Money matters - Key financial benefits for customer



How much one can save



Individual policy (2 members)					
At inception					
Premium	100 each member				
Family Discount of 10%	20				
Term discount on 3 years (7.5% on 2nd year + 15% on 3rd year)	40.5				
Doctor discount of 5%	25				
Final premium	474.5				
Premium without any discount	600				
Total saving	20.9%				
At renewal					
Additional Auto-debit discount of 2.5%	11.9				
Additional Live healthy discount of max 30%	138.8				
Final Premium	323.8				
Premium without any discount	600				
Total saving	46%				

Is inflation eating up your sum insured?

Do you feel that premium is going up while value of sum insured effectively is coming down?



Example

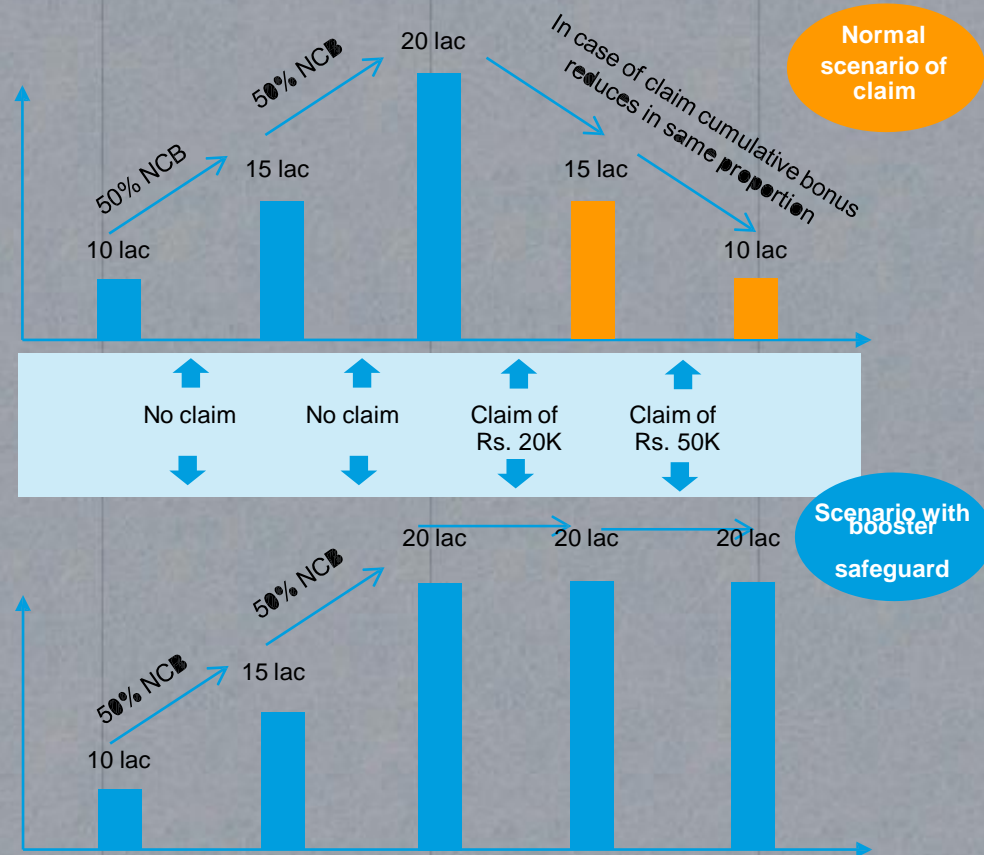
Policy of INR 10,00,000 along with safeguard option

Policy year	Year 1	Year 2	Year 3	Year 4
Base SI	10Lacs	10Lacs	10Lacs	10Lacs
CPI linked inflation	6%	-5%	5%	-
Total sum insured	10Lacs	10.6Lacs (10Lacs x 106%)	10.6Lacs (10Lacs x 100%)	11.13 Lacs (10.6Lacs x 105%)

Small claims cost you much?



Booster benefit will not be impacted if claims are up to INR 50,000 in a Year



There is zero dep. concept in motor insurance, have you heard the same in health insurance?

Is your claim truly cashless?



Don't worry about consumables which are not payable during hospitalization

Through claim safeguard, customer gets 100% coverage of medical expenses

Non payable item example:- conveyance charges, gloves, nebulization kits, oxygen masks, and more

ReAssure benefits at a glance - 1/2



1. In-patient care & room accommodation	Covered Up To Sum Insured Without Any Room Rent Capping
2. Pre & post hospitalization cover	60 & 180 days
3. ReAssure benefit	Unlimited Reinstatements For Same & Different /Insured
4. Booster benefit	50% Additional Si In Case Of No Claim,max Up To 100%
5. Live healthy benefit	Simply Walk & Get Up To 30% Discount On Renewal Premium
6. Preventive health checkup	Annual Health Chechup For All Members From Day 1,up To 10 K
7. Modern treatment	Covered Up To Si,sublimit On Few Robotic Surgeries
8. Shared accommodation cash benefit	Daily Cash In Case Of Shared Room In A Network Hospital
9. Emergency ambulance	Coverage For Both Road And Air Ambulance

ReAssure benefits at a glance – 2/2

10. Home care treatment	Chemo Or Dialysis Treatment At Home Covered Up To S.I
11. Day care treatment	All Day Care Covered Up To S.I
12. Domiciliary treatment	Covered Up To S.I
13. Alternative treatment	AYUSH Covered Up To S.I
14. Living organ transplant	Covered Up To S.I
15. Second medical opinion	Can Be Availed In Case Of Hospitalization
16. Safeguard benefit	Truly Cashless, booster Protection And Inflation Proof Benefits
17. Personal accident cover	Covers Accidental Death And Disabilities
18. Hospital cash	Daily Cash For Miscellaneous Expenses Days

How much does it cost



Note: All premiums shown are for zone 1 including tax & in INR



Policy Type with SI of 10Lacs	Individual (1 member)	Individual (2 members)	Family floater (2Adult 1 Child)
At inception			
Age	28 years	39 years & 28 years	Eldest member: 39 years
Premium	9590	12012 & 9590	22000
Family Discount of 10%	NA	2161	NA
Term discount on 3 years (7.5% on 2nd year + 15% on 3rd year)	2158	4374	4950
Doctor discount of 5%	1330	2698	3053
Final premium	25,282	51,253	57,998
Premium without any discount	28,770	64,806	66,000
Total saving	3,488	13,553	8,003
At renewal			
Additional Auto-debit discount of 2.5%	632	1281	1450
Additional Live healthy discount of max 30% (15% for a floater policy with 2 Adults)	7395	14992	8482
Final Premium	17,255	34,980	48,065
Premium without any discount	28,770	64,806	66,000
Total saving	11,515	29,826	17,935

Zero co-payment

**No co-payment while taking
treatment in any city within
India**



Top 3 reasons – Why should you sell?

Unique Proposition	Unmatched Ease In Selling	Delightful Service To Client
1	2	3
➤ Unlimited Reinstatement Of S.I that triggers from 1 st claim itself	➤ No PPMC Required	➤ 30 min cashless claims processing
➤ Boosters doubles the coverage in 2 years	➤ Digital fulfillment of proposals	➤ Truly cashless experience with safe guard benefit
➤ Health checkup for all insured from day 1 ➤ Modern day treatment	➤ Multiple options for discounts (including up to 30% at renewal for live healthy benefit)	➤ Peace of mind with coverage that does not exhaust

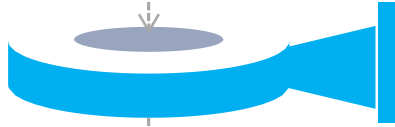
Eligibility criteria



Plan combination

Individual basis – Sum Insured shall apply to each individual family member. 10% discount on premium if 2 or more members are covered

Family floater – Sum Insured shall apply to the entire family

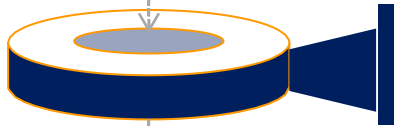


Entry Age & renewability

Adult – 18 yrs to 65 yrs (last birthday),

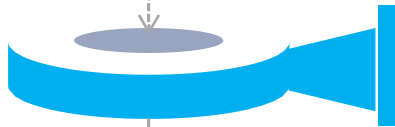
Children :- 91 days to 30 yrs (dependent); child's maximum entry age of 30 year is applicable in family floater only.

Life time renewability, after 30 years child need to take separate policy & continuity benefit will be given.



Individual policy

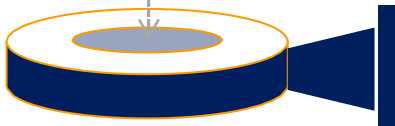
- a) Max up to 6 members (max 4 adults and 5 children) can be included in a single policy with at least one member of age 18 years or above.



Floater policy

- a) Can include max of 2 adults & 4 children
- b) Standalone policy not allowed for kids

1. All relationships allowed are with Proposer only.
2. Relationship allowed for adults is / are self, spouse, father, father in law, mother or mother in law.
3. Parent & parent-in-law cannot be covered in the same policy.




Your address is your zone

Zone 1: Delhi NCR, Mumbai (including Navi Mumbai and Thane), Kolkata and Gujarat State


Delhi NCR includes Delhi, Baghpat, Bulandshahr, Gautam Buddha Nagar, Ghaziabad, Hapur, Meerut, Muzaffarnagar, Shamli, Charkhi Dadri, Faridabad, Gurugram, Jhajjar, Jind, Karnal, Mahendragarh, Nuh, Palwal, Panipat, Rewari, Rohtak and Sonapat

Zone 2:- Rest of India

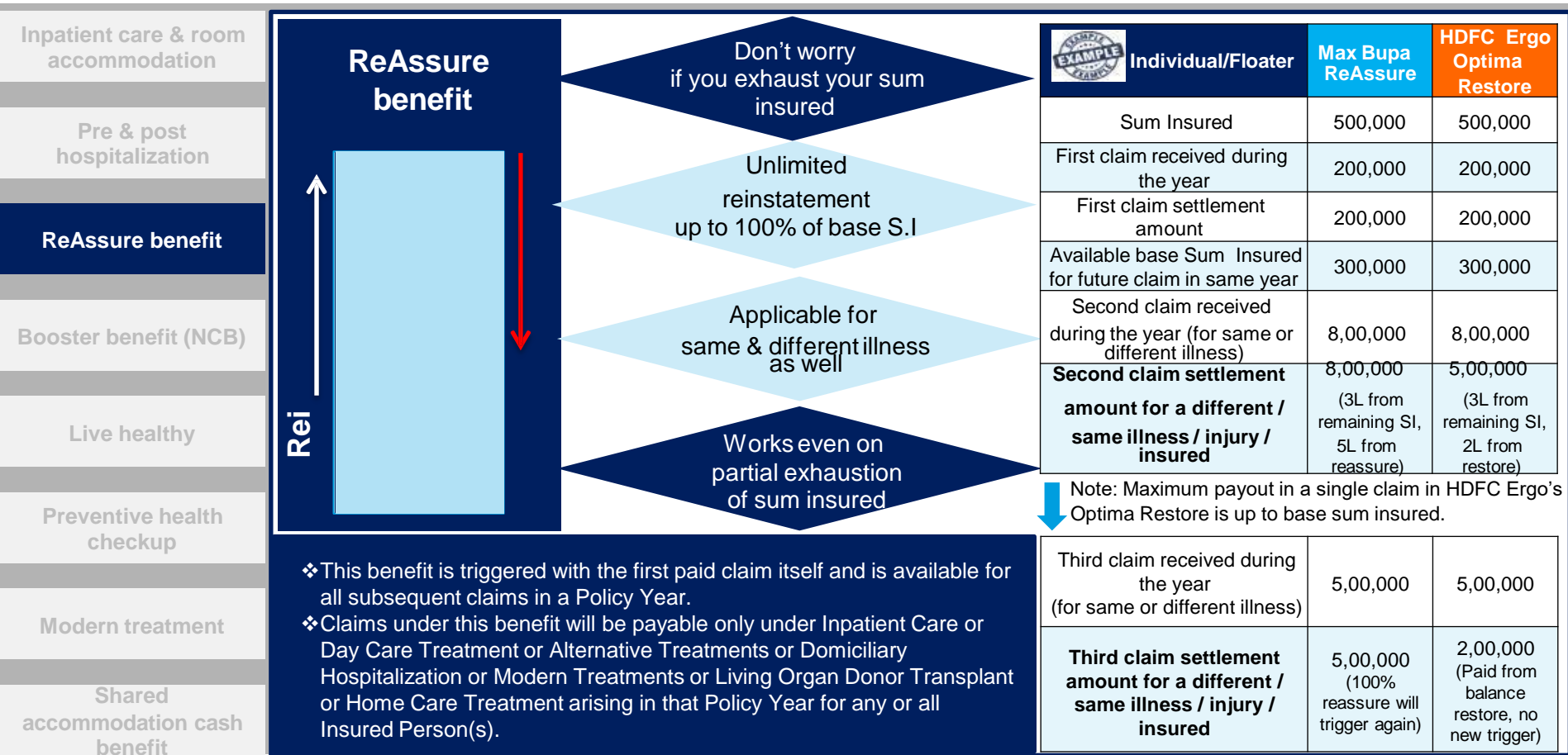
1. Inpatient treatment & hospital accommodation

Inpatient care & room accommodation	ReAssure	Individual & Family Floater
	Sum Insured (in Rs)	3 Lac / 4Lac / 5 Lac / 7.5 Lac / 10 Lac / 12.5 Lac / 15 lac / 20 Lac / 25 Lac 50 Lac / 75 Lac / 1 Cr
Pre & post hospitalization	Room boarding and nursing charges during Hospitalization as charged by the Hospital where the Insured Person availed medical treatment	
ReAssure benefit	Medical Practitioners' fees, excluding any charges or fees for Standby Services	
Booster benefit (NCB)	Investigative tests or diagnostic procedures directly related to the Insured Event which lead to the current Hospitalization	
Live healthy	Medicines, drugs as prescribed by the treating Medical Practitioner related to the Insured Event that led to the current Hospitalization	
Preventive health checkup	Intravenous fluids, blood transfusion, injection administration charges, allowable consumables and/or enteral feedings	
	Operation theatre charges	
Modern treatment	The cost of prosthetics and other devices or equipment if implanted internally during Surgery	
	Intensive Care Unit charges	
Shared accommodation cash benefit	Room rent	No capping on room rent (i.e. covered up to Sum insured)

2. Pre & Post hospitalization benefit

Inpatient care & room accommodation	<div><div><div>60 Days Pre hospitalisation expenses</div><div>180 Days Post hospitalisation expenses</div><div>Covers doctor's fee, test & medicines</div></div></div>
Pre & post hospitalization	
ReAssure benefit	
Booster benefit (NCB)	
Live healthy	
Preventive health checkup	<div><div>Individual & Family Floater</div><div>3 Lac / 4Lac / 5 Lac / 7.5 Lac / 10 Lac / 12.5 Lac / 15 lac / 20 Lac / 25 Lac / 50 Lac / 75 Lac / 1 CR</div><div>Covered up to S.I</div></div> <div>Coverage:<ul style="list-style-type: none">Pre and post hospitalization expenses can be claimed as reimbursement onlyExpenses will be covered, only if main claim of the same illness under in-patient care / Day care / domiciliary & modern treatment has been acceptedPhysiotherapy (under pre & post hospitalization medical expenses) will also be payable provided that such physiotherapy is medically necessary and advised by the treating medical practitioner and is directly related to current event that led to Hospitalization under inpatient / Day Care/ domiciliary / modern treatment.</div>
Modern treatment	
Shared accommodation cash benefit	

3. ReAssure benefit



4. Booster benefit (NCB)

Inpatient care & room accommodation

Pre & post hospitalization

ReAssure benefit

Booster benefit (NCB)

Live healthy

Preventive health
checkup

Modern treatment

Shared
accommodation cash
benefit

Get reward if you
don't claim

Auto increase in
sum insured

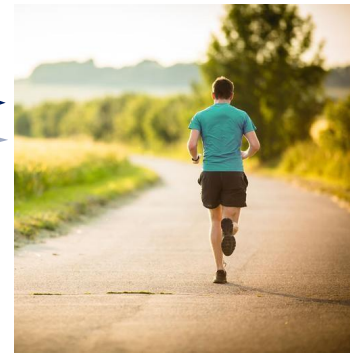
Double* your coverage
in 2 years

Beat the
medical inflation



- ❖ *If no claim has been made in a Policy Year by any Insured Person:
- ❖ **50% increase** on the expiring Base Sum Insured up to a maximum of **100% of the Base** Sum Insured of that Policy Year.
- ❖ **Sub-limits** applicable to various benefits will remain the same and **shall not increase** proportionately.
- ❖ Provided that the Policy is **renewed continuously**.
- ❖ In case of a claim, reduction of accumulated Cumulative Bonus by 50% of expiring Base Sum Insured (not beyond base S.I).
- ❖ In case of individual policy the reduction in accumulated Cumulative Bonus shall be applicable only to the Insured Person(s) who have claimed.

5. Live healthy benefit



Points earned for 1 year policy term	Points earned for 2 year policy term	Points earned for 3 year policy term	Individual sum insured policy and Floater policies with 1 Adult	Floater policies with 2 Adults
Up to 1500	Up to 3000	Up to 4500	0%	0%
1501 – 2250	3001 – 4500	4501 – 6750	5%	2.50%
2251 – 3000	4501 – 6000	6751 – 9000	15%	7.50%
3001 – 3750	6001 – 7500	9001 – 11250	20%	10%
>=3751	>=7501	>=11251	30%	15%

- ❖ In Family floater – (All member except son/daughter), in Individual plan – (Any member of age 18 years & above)
- ❖ 1 health point would be earned for every completed 1000 steps.
- ❖ Health points accumulated in last 3 months of the Policy Period would not be considered for discount on premium for the first renewal. The last 3 months are NOT LOST and will be considered in the next Policy Period. All renewals thereafter, will consider points gained in the Policy Period.
- ❖ For detailed score calculation, refer policy TnC

Inpatient care & room accommodation

Pre & post hospitalization

ReAssure benefit

Booster benefit (NCB)


Live healthy

Preventive health
checkup

Modern treatment

Shared accommodation cash benefit

6. Health checkup

Inpatient care & room accommodation	<div><div>Prevention is better than cure</div><div>Get annual health checkup for all members from day 1 of policy</div><div>Cashless & reimbursement facility available</div></div> <div><ul style="list-style-type: none">❖ Complete blood count❖ Urine Routine❖ (ESR)❖ Fasting Blood Glucose,❖ Electrocardiogram❖ S Cholesterol❖ Complete Physical Examination by Physician❖ Post prandial / lunch blood sugar (PPBS / PLBS)❖ Uric Acid, Lipid Profile❖ Kidney function test❖ Serum Vitamin D❖ Serum Electrolytes❖ HbA1C❖ Thyroid profile (TSH)❖ Liver Function Test (LFT)❖ Treadmill test (TMT)❖ Ultrasound test.</div> <div></div>				
Pre & post hospitalization					
ReAssure benefit					
Booster benefit (NCB)					
Live healthy					
Preventive health checkup	<div>Annual (From Day 1); For defined list of tests; up to Rs. 500 for every Rs. 1 Lac Sum Insured</div> <table><tr><th>Individual</th><th>Family Floater</th></tr><tr><td>Maximum Rs. 5,000 per Insured</td><td>Maximum Rs. 10,000 per policy</td></tr></table> <div><ul style="list-style-type: none">•Above benefit limit is applicable annually on per member basis (child & adult both) in individual plan & per policy basis in floater plan•Insured can avail health check up at one go on the same date during the policy year</div>	Individual	Family Floater	Maximum Rs. 5,000 per Insured	Maximum Rs. 10,000 per policy
Individual	Family Floater				
Maximum Rs. 5,000 per Insured	Maximum Rs. 10,000 per policy				
Modern treatment					
Shared accommodation cash benefit					

- Above benefit limit is applicable annually on per member basis (child & adult both) in individual plan & per policy basis in floater plan
- Insured can avail health check up at one go on the same date during the policy year

7. Modern treatment

Covering modern day treatments to save time,precision in treatment & with faster recovery chances	covered up to s.i or specified limit,whichever is lower	60 days pre & 180 days post hospitalization also covered
---------------------------------------------------------------------------------------------------	---------------------------------------------------------	----------------------------------------------------------

procedure/treatment	COVERAGE LIMIT (RS.)
Uterine artery embolization and HIFU (high intensity focused ultrasound)	Up to sum insured
Balloon sinuplasty	
Deep brain stimulation	
Oral chemotherapy	
Immunotherpy-monoclonal antibody to be given as injection	
Intra vitreal injections	
Stereotactic radio surgeries	
Bronchical themoplasty	
Vaporisation of the prostrate (Green laser treatment or holmium laser treatment)	
IONM- (Intra Operative Neuro Monitoring)	
Stem cell therpy :hematopoitic stem cells for bone marrow transplant for haematological conditions	
Robotic surgeries	1 LAC

Special condition applicable for robotic surgeries :
A limit of maximum INR 1 LAC will apply to all robotic surgeries ,except the following :
a) Robotic total radical prostatectomy
b) Robotic cardiac surgeries
c) Robotic partial nephrectomy
d) Robotic surgeries for malignancies

8. Shared accommodation cash benefit

Inpatient care & room accommodation

Pre & post hospitalization

ReAssure benefit

Booster benefit (NCB)

Live healthy

Preventive health
checkup

Modern treatment

Shared
accommodation cash
benefit

Sometimes a company in hospital room gives mental support



Occupy shared accommodation during hospitalization in network hospital & get daily cash benefit

3 Lac / 4 Lac / 5 Lac / 7.5 Lac / 10 Lac / 12.5 Lac / 15 Lac

Rs. 800 per day; maximum Rs. 4,800

20 Lac / 25 Lac / 50 Lac / 75 Lac / 1 CR


Rs. 1,000 per day; maximum Rs. 6,000

What covered: If We have accepted an Inpatient Care Hospitalization claim and the Insured Person has occupied a shared room accommodation during such Hospitalization in a Network Hospital, We will pay a daily cash amount as specified in the Policy Schedule for the Insured Person for each continuous and completed period of 24 hours of Hospitalization.

Condition: The Insured Person has been admitted in a Hospital for a minimum period of 48 hours continuously.

What not covered: This benefit will not be payable if the Insured Person stays in an Intensive Care Unit or High Dependency Units / wards

09. Emergency ambulance (Road) – 1/2

Emergency ambulance (Road/Air)		
Home care treatment		
Day care treatment		
Domiciliary treatment		
Alternative treatment		
Living organ transplant		
Second medical opinion		

Coverage

Reasonable and customary ambulance(**surface transport**) expenses following an **emergency** to a hospital or from existing hospital to another as per the advise of treating doctor.

- The ambulance service is offered by a healthcare or ambulance service provider.
- The company has accepted an in-patient claim for the same illness or accident.
- Max. Liability for irrespective of network = **Up to Rs 2,000 per hospitalization**

This benefit is available for one transfer per Hospitalization

- We will not make any payment under this benefit if the insured person is transferred to any hospital or diagnostic centre for evaluation purposes only.

09. Emergency ambulance (Air) – 2/2

Emergency
ambulance (Road/Air)

Home care treatment

Day care treatment

Domiciliary treatment

Alternative treatment

Living organ
transplant

Second medical
opinion

Ambulance transportation in an airplane or helicopter, for Emergency life threatening health conditions which require immediate and rapid ambulance transportation

Cashless claim: Covered up to Sum Insured

Reimbursement claim: Covered up to Rs. 2.5 Lacs



Condition: The above coverage is subject to fulfilment of following

- a) We have accepted a claim under Inpatient Care or Day Care Treatment.
- b) Medically Necessary treatment is not available at the location where the In of Emergency.
- c) The Medical Evacuation has been prescribed by a Medical Practitioner and
- d) The insured person is in India and the treatment is required in India only an whatsoever.
- e) The air ambulance provider is registered in India.
- f) We will cover expenses up to the amount specified in the Policy Schedule for transportation of the Insured Person under this benefit.

What is not covered: Expenses incurred in return transportation to Insured Person's home by air ambulance is excluded.

10. Homecare treatment

Emergency ambulance (Road/Air)	Get coverage for treatment taken at home		
Home care treatment	Applicable for Chemotherapy or Dialysis		
Day care treatment	Covered up to sum insured		
Domiciliary treatment			
Alternative treatment	<p>Condition: The above coverage is subject to fulfilment of following conditions:</p> <ul style="list-style-type: none">• These services shall be offered by a registered homecare provider.		
Living organ transplant	<p>What is not covered:</p> <ul style="list-style-type: none">• Treatment taken by automation machine for peritoneal dialysis.• Pre-hospitalization Medical Expenses and Post- hospitalization Medical Expenses		
Second medical opinion			

11. Daycare treatment

Emergency
ambulance (Road/Air)

Home care treatment

Day care treatment

Domiciliary treatment

Alternative treatment

Living organ
transplant

Second medical
opinion

Why to stay more
in hospital when you can come
home early

Hospitalization <24 hrs
due to tech. advancement

Get coverage for
all day care procedures up to
sum insured



Coverage:

- Only on written advice of medical practitioner.
- Any procedure undertaken on an **out-patient basis or diagnostic services will not be covered under this benefit.**
- The Day Care Treatment would be covered if the Insured Person is admitted for more than 2 hours and would also cover treatment taken for Angiography, Dialysis, Radiotherapy or Chemotherapy for cancer.

12. Domiciliary treatment

Emergency
ambulance (Road/Air)

Home care treatment

Day care treatment

Domiciliary treatment

Alternative treatment

Living organ
transplant

Second medical
opinion

Get coverage for treatment
taken at home

Covered up to sum insured



Condition:

- Treatment continues **for 3 consecutive days**
- The attending **doctor confirms in writing** that the insured person could not be transferred to a hospital or
- The customer satisfies the company that a hospital **bed was unavailable**

What is not covered:

Pre-hospitalization Medical Expenses and Post- hospitalization Medical Expenses are not payable under this benefit.

13. Alternative treatment

Emergency
ambulance (Road/Air)

Home care treatment

Day care treatment

Domiciliary treatment

Alternative treatment

Living organ
transplant

Second medical
opinion

Get coverage
for ancient treatment therapies
AYUSH

Covered
up to S.I on cashless &
reimbursement basis



Coverage:

Reimbursement of medical expenses for in-patient alternative treatment taken under AYUSH (covering **ayurveda, unani, siddha & homeopathy**) provided the treatment has been undergone in:

- A **government** hospital or in any institute **recognized by government** and/or accredited by quality council of India/national accreditation board on health.
- **Covered up to sum insured**
60 days pre & 180 days post hospitalization is also covered under alternative treatment.

14. Living organ transplant

Emergency
ambulance (Road/Air)

Home care treatment

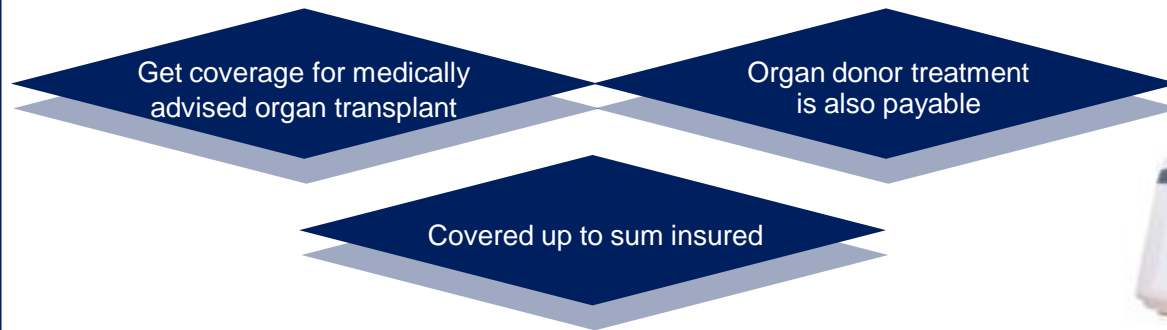
Day care treatment

Domiciliary treatment

Alternative treatment

Living organ
transplant

Second medical
opinion



Coverage:

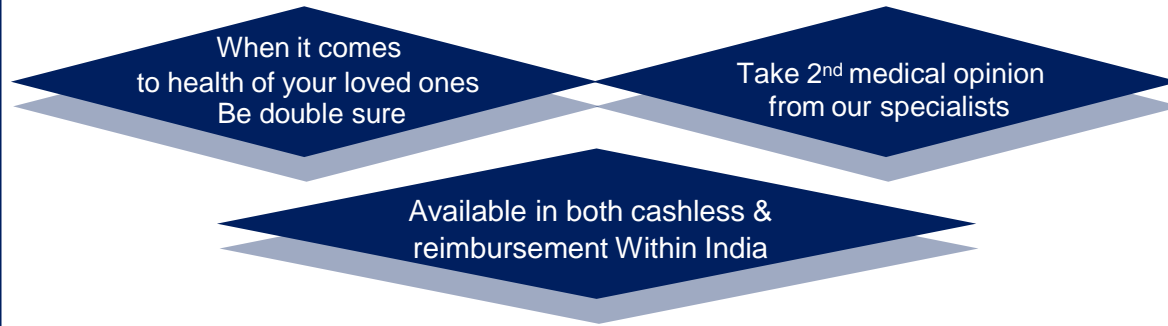
Expenses for an **organ donor's treatment** for the harvesting of the organ donated.

- Provided donation conforms to **the transplantation of human organs act 1994** and the organ is for the use of the insured person;

What's not covered:

- **Pre or post** medical expenses for the Organ Donor
- Stem cell donation except for Bone Marrow Transplant
- Screening expenses for the organ donor which are not incurred during the duration of Insured Person's hospitalization for organ transplant.
- **Experimental** or investigational transplant
- Any other **medical treatment** or complication in respect of the donor, **consequent to harvesting.**

15. Second medical opinion



smo@maxbupa.com

Coverage

We will indemnify the costs incurred for availing a second medical opinion from any Medical Practitioner for which we have admitted a claim of Hospitalization.

- This benefit can be availed **only once** by an insured person during a **policy year**
- We have accepted a claim under Inpatient Care or Day Care Treatment for which opinion is sought.
- **The insured person is free to choose** whether or not to obtain the second medical opinion, and if obtained then whether or not to act on it in whole or in part.

What is not covered:

The second medical opinion under this benefit shall not be valid for any medico legal purposes. We do not assume any liability and shall not be deemed to assume any liability towards any loss or damage arising out of or in relation to any opinion, advice, prescription, actual or alleged errors, omissions and representations made by the Medical Practitioner.

Emergency
ambulance (Road/Air)

Home care treatment

Day care treatment

Domiciliary treatment

Alternative treatment

Living organ
transplant

Second medical
opinion

1. Hospital cash cover (optional)

Hospital cash cover



No need to worry even
for your petite expenses

Get additional cash
benefit for the days you
are in hospital

Utilize money where
ever you want

Personal accident
cover

3 Lac / 4 Lac/ 5 Lac

7.5 Lac / 10 Lac / 15 Lac

20 Lac / 25 Lac / 50 Lac / 75 Lac / 1 CR

1,000 / day

2,000 / day

4,000 / day

Safe guard

- Minimum 48 hrs of continuous hospitalization required.
- Maximum coverage offered for 30 days/ policy year /insured person.
- Payment made from day one subject to hospitalization claim being admissible.

2. Safeguard (optional) – 1/3

Hospital cash cover



Don't worry for non payable items now

Choose claim safeguard option to get 100% coverage of medical expenses*

Non payable item example:- conveyance charges, gloves, nebulization kits, oxygen masks, and more

*If We have accepted a Hospitalization claim, then the items which are not payable as per List I – 'Expenses not covered' under Annexure II of policy t&c related to that particular claim will become payable.

Personal accident cover

Safe guard



3. Safeguard (optional) – 2/3

Hospital cash cover

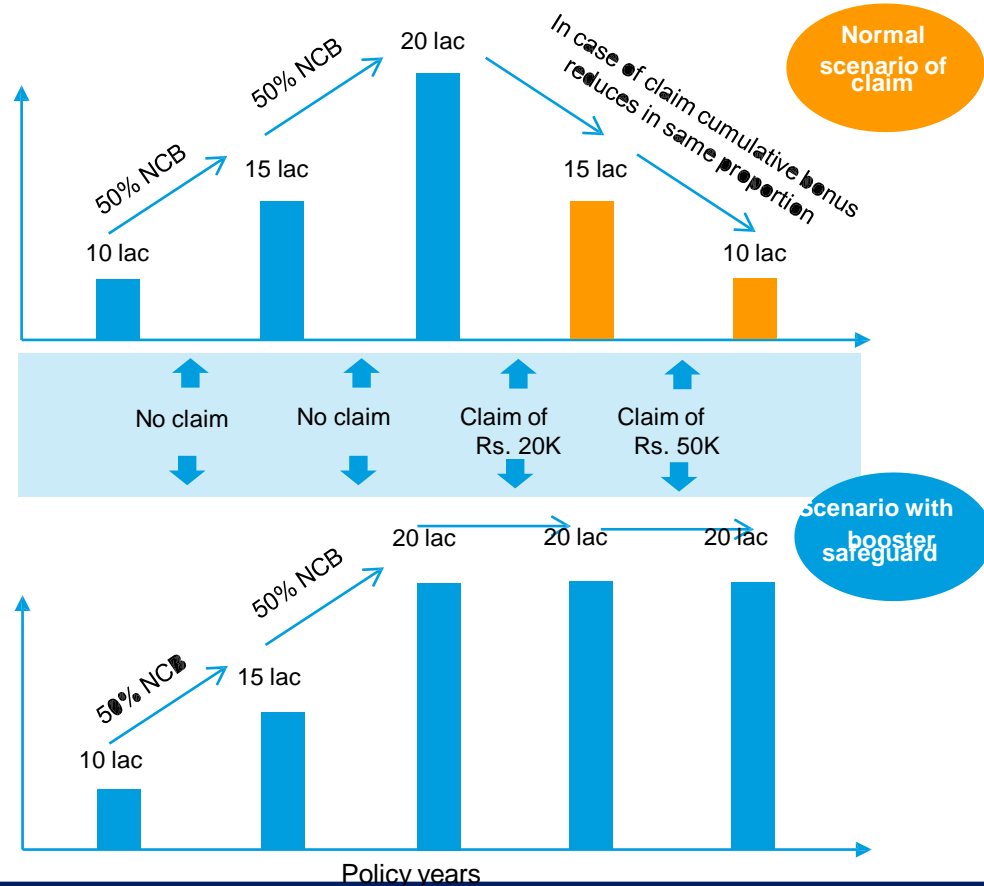


Personal accident cover

Safe guard

Cumulative Bonus under Booster Benefit will not be impacted or reduced at Renewal if any one claim or multiple claims

admissible in the previous Policy Year does not exceed the overall amount of Rs. 50,000.



3. Safeguard (optional) – 3/3

Hospital cash cover



The Base Sum Insured will be increased on Cumulative Basis at each Policy Year on the basis of inflation rate in previous year. Inflation rate would be computed as the average Consumer Price index (CPI) of the entire calendar year published by the Central Statistical Organization (CSO).

Example

Mr. Kundra has purchased a policy of 10,00,000 Rs and taken sum insured safeguard as optional benefit

Policy year	Year 1	Year 2	Year 3	Year 4
Base S.I	10Lacs	10Lacs	10Lacs	10Lacs
CPI linked inflation rate	6%	-5%	5%	-
Total sum insured	10Lacs	10.6Lacs (10Lacs x 106%)	10.6Lacs (10Lacs x 100%)	11.13 Lacs (10.6Lacs x 105%)

Personal accident cover

Safe guard

Waiting periods & exclusions

Initial :- 30 days

Specific :- 24 months

Personal :- 24 months

Pre existing :- 36 months

S
P
E
C
I
F
I
C

- Pancreatitis and stones in biliary and urinary system
- Cataract, glaucoma and other disorders of lens, disorders of retina
- Hyperplasia of prostate, hydrocele and spermatocele
- Abnormal utero-vaginal bleeding, female genital prolapse, endometriosis/adenomyosis, fibroids, PCOD, or any condition requiring dilation and curettage or hysterectomy
- Hemorrhoids, fissure or fistula or abscess of anal and rectal region
- Hernia of all sites,
- Osteoarthritis, systemic connective tissue disorders, dorsopathies, spondylopathies, inflammatory polyarthropathies, arthrosis such as RA, gout, intervertebral disc disorders, arthroscopic surgeries for ligament repair
- Chronic kidney disease and failure
- Varicose veins of lower extremities
- All internal or external benign or in situ neoplasms/tumours, cyst, sinus, polyp, nodules, swelling, mass or lump
- Ulcer, erosion and varices of gastro intestinal tract
- Surgical treatment for diseases of middle ear and mastoid (including otitis media, cholesteatoma, perforation of tympanic membrane), tonsils and adenoids, nasal septum and nasal sinuses
- Internal Congenital Anomaly
- Surgery of Genito-urinary system unless necessitated by malignancy
- Spinal disorders

- Investigation & Evaluation , Rest Cure, rehabilitation and respite care
- Obesity/ Weight Control ,Change-of-Gender treatments
- Cosmetic or plastic Surgery
- Hazardous or Adventure sports ,Breach of law , Excluded Providers
- Treatment for, alcoholism, drug or substance abuse or any addictive condition and consequences thereof
- Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons
- Dietary supplements and substances that can be purchased without prescription, including but not limited to vitamins, minerals and organic substances unless prescribed by a Medical Practitioner as part of Hospitalization claim or Day Care procedure
- Refractive Error , Unproven Treatments ,Birth control, Sterility and Infertility
- Maternity Expenses
- Charges related to a Hospital stay not expressly mentioned as being covered. This will include charges for RMO charges , surcharges and service charges levied by the Hospital
- Circumcision
- Conflict & Disaster, External Congenital Anomaly
- Dental/oral treatment, Hormone Replacement Therapy
- Multifocal Lens and ambulatory devices such as walkers, crutches, splints, stockings of any kind and also any medical equipment which is subsequently used at home
- Sexually transmitted Infections & diseases (other than HIV / AIDS)
- Sleep disorder, Treatment outside India, OPD treatment, Unrecognized Physician or Hospital

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