

## Non-Inclusive

- Any pre-existing ailment/injury that was diagnosed or acquired prior to issuance of the first policy is not covered until 24 months of continuous coverage with company.
- Any Disease contracted during first 30 Days of the policy start date except those arising out of accidents.
- Expenses attributable to self-inflicting injury(resulting from suicide, attempted suicide).
- Expenses arising out of or attributable to alcohol or drug use/misuse/abuse.
- Cost of spectacles/contact lenses, dental treatment.
- Medical Expenses incurred for treatment of AIDS.
- External Congenital disease.

*Note:* For a detail set of exclusions. Please log on to [www.religarehealthinsurance.com](http://www.religarehealthinsurance.com)

## Remember

There are some treatment such as non-infective arthritis, joints replacement, cataract etc. which are covered after 2 consecutive policy years.

*Note:* For a detail set of exclusions. Please log on to [www.religarehealthinsurance.com](http://www.religarehealthinsurance.com)

## About Us

Religare Health Insurance Company Limited is a specialist health insurer engaged in the distribution & servicing of health insurance products. Religare Health Insurance is promoted by Religare Enterprises Limited, a leading diversified financial services group based out of India; its other shareholders are Union Bank of India & Corporation Bank.

Religare is promoted by the founders of Fortis Healthcare, which owns or manages 54 healthcare facilities in India, Dubai & Mauritius; SRL Diagnostics, India's largest diagnostics company with 306 networking laboratories, 6900 collection points and presence in Dubai, Sri Lanka & Nepal and the Fortis Healthworld chain of pharmacy and wellness stores.

Our expertise in the spectrum of financial services, healthcare delivery and preventive health solutions, coupled with a robust distribution model, offers us a unique edge to deliver and excel in a business environment that is driven by serviceability & scale.



**Religare Health Insurance Company Limited** Registered Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019  
Correspondence Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sec-43, Gurugram-122009 (Haryana)  
Website: [www.religarehealthinsurance.com](http://www.religarehealthinsurance.com) E-mail: [customerfirst@religarehealthinsurance.com](mailto:customerfirst@religarehealthinsurance.com) Call us: 1800-200-4488 | 1860-500-4488

Disclaimer: This is only summary of selective features of product carē. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Please seek the advice of your insurance advisor if you require any further information or clarification.

Insurance is a subject matter of solicitation. CIN:U66000DL2007PLC161503 UAN:XXXXX UIN: IRDAI/HLT/RHI/P-H/V.II/253/16-17  
carē and *Ab Health Hamesha* are trademarks of Religare Health Insurance Company Limited. Religare is a registered trademark of RHC Holding Private Limited used under license by Religare Enterprises Limited and its subsidiaries. IRDA Registration Number - 148 RHI mentioned in the brochure is Religare Health Insurance.

Ver:Jan18

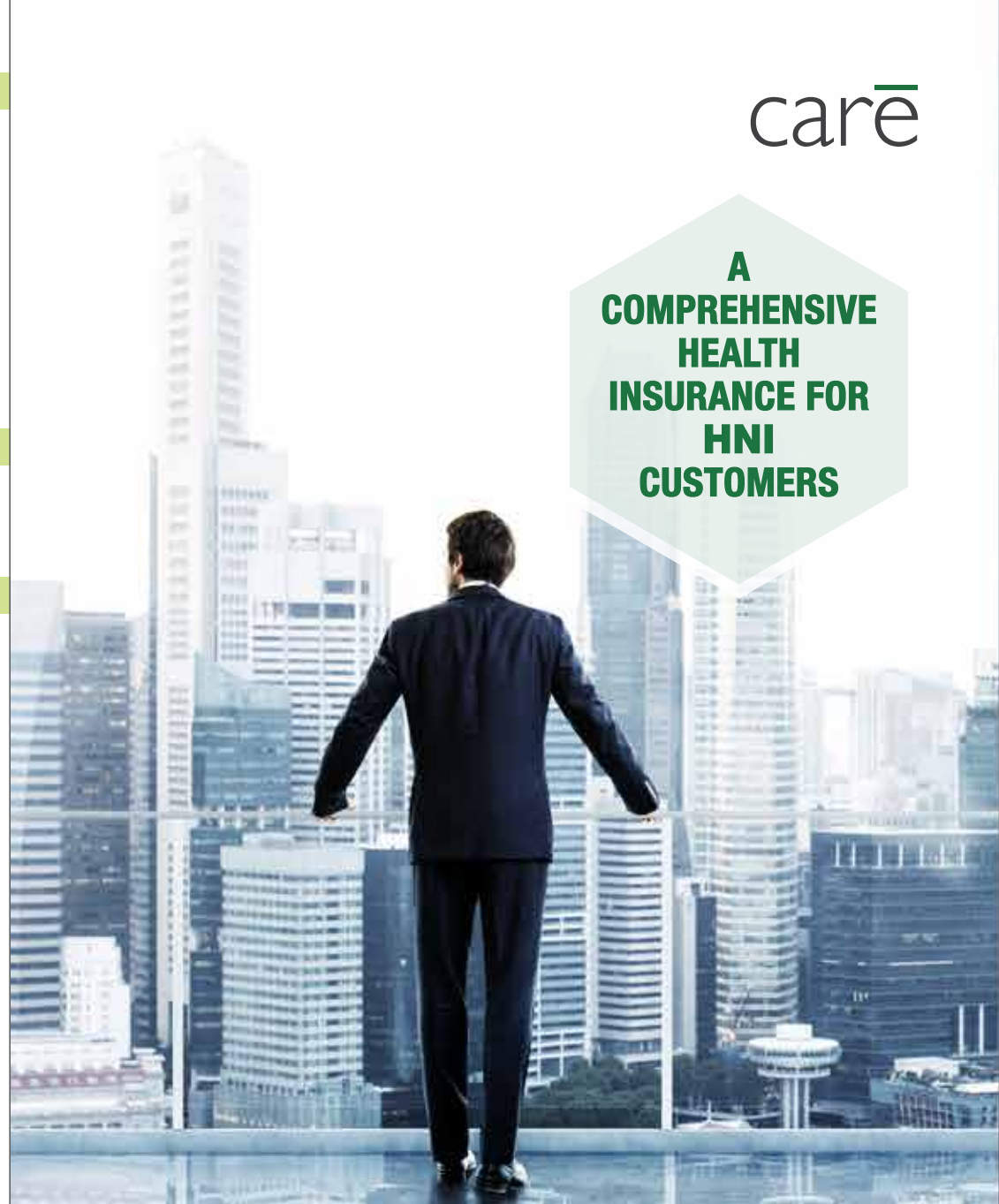
[www.religarehealthinsurance.com](http://www.religarehealthinsurance.com)



*Ab Health Hamesha*

carē

**A  
COMPREHENSIVE  
HEALTH  
INSURANCE FOR  
HNI  
CUSTOMERS**



[www.religarehealthinsurance.com](http://www.religarehealthinsurance.com)



*Ab Health Hamesha*

At RHI it is our endeavor to ensure you always have access to quality healthcare – be it the big troubles that might need you to be hospitalized, or the regular visits you make for a routine check-up.

Be it a medical examination or even your pharmacy bills, we believe nothing should come in way of you living a worry-free life, which is why we present to you carē - with higher Sum Insured options for HNI Customers.

IPD | OPD | Wait period of just 2 years for pre-existing ailments and much more....

## Benefits of carē for HNI

- Not just IPD coverage but also OPD Coverage too.
- 2 Year Waiting Period for PED related claims.
- Up to 150% increase in Sum Insured with No Claim Bonus and No Claim Bonus Super(Optional Cover) in 5 consecutive claim free years\*.
- Overseas Travel insurance coverage.
- Personal Accident coverage up to 3 Cr.
- Annual Health Check-up for all insured members.
- International Second Opinion.
- 540+ Day Care Treatments.

## Plan Details

Features	carē Plan Option-1	carē Plan Option-2
SI in INR	25 Lacs	50 Lacs
Pre-hospitalization	30 Days	30 Days
Post-hospitalization	60 Days	60 Days
In-patient Hospitalization	Up to SI	Up to SI
OPD Care*	Up to ₹ 25000	Up to ₹ 50000
Day Care Treatment	Up to SI	Up to SI
Room Rent	Single Private Room (Upgradable to next level- subject to conditions)	Single Private Room (Upgradable to next level- subject to conditions)
ICU Charges	No Limit	No Limit
Ambulance Cover	Up to ₹ 2,500 per hospitalization	Up to ₹ 3,000 per hospitalization
Air Ambulance Cover*	Yes; Up to ₹ 5 Lakhs	Yes; Up to ₹ 5 Lakhs
Domiciliary Hospitalization	Up to 10% of SI	Up to 10% of SI
Annual Health Check-up	Yes	Yes
Automatic Recharge	Yes	Yes

Care Anywhere	-	Yes
No Claims Bonus <sup>#</sup>	Yes; 10% up to 50% of SI	Yes; 10% up to 50% of SI
No Claims Bonus SUPER <sup>#</sup>	Yes; 50% up to 100% of SI	Yes; 50% up to 100% of SI
Organ Donor	Up to ₹ 2 Lakhs	Up to ₹ 3 Lakhs
Second Opinion	Yes	Yes
International Second Opinion*	Yes	Yes
Alternative Treatments	Up to ₹ 30,000	Up to ₹ 40,000
Maternity Cover	-	Up to ₹ 1 Lakh
PA Cover*	₹ 1.5 Cr	₹ 3.0 Cr
Travel Plus*	Up to ₹ 20 Lakhs	Up to ₹ 20 Lakhs
1. Worldwide In-Patient Cover (for emergency)	Up to ₹ 20 Lakhs; Deductible of ₹ 5,000 per Claim	Up to ₹ 20 Lakhs; Deductible of ₹ 5,000 per Claim
2. Worldwide OPD Cover	Up to ₹ 20 Lakhs; Deductible of ₹ 5,000 per Claim	Up to ₹ 20 Lakhs; Deductible of ₹ 5,000 per Claim
3. Loss of Passport	Up to Rs.20,000; Deductible of ₹ 2,500 per Claim	Up to ₹ 20,000; Deductible of ₹ 2,500 per Claim
4. Loss of Checked-in Baggage	Up to ₹ 20,000	Up to ₹ 20,000
5. Repatriation of Mortal Remains	Up to ₹ 20 Lakhs	Up to ₹ 20 Lakhs
6. Medical Evacuation	Up to ₹ 20 Lakhs	Up to ₹ 20 Lakhs

\* Optional covers available on payment of additional Premium

<sup>#</sup> For 5 consecutive claim free years by using No Claims Bonus (NCB) & No Claims Bonus Super (Optional Cover). Incremental increase every year is applicable on base Sum Insured. If a claim is made in any particular year, accrued NCB and NCB-Super will be reduced at the same rate at which it is accrued.

## Other Features

Minimum Entry Age	Floater : Child 91 Days Adult : 18 Yeas
Renewability	Life Long
Renewal Premium	Premium Payable on renewal and subsequent continuation of cover are subject to Change with prior Approval from IRDA
Initial Waiting Period	30 Days for any illness. No waiting period for Injury
Waiting Period for Pre-existing Disease	2 Years*
Change in Sum Insured	You can modify your Sum Insured under the policy only upon renewal
Grace Period	30 Days from the date of expiry to renew the policy

\* Waiting period reduced due to optional cover on payment of additional premium (reduction in PED waiting period)