

Benefits/Options	Care - Comprehensive Health Insurance
Advantages	Wide range of SI options upto 75 lakhs
	Annual health check up for all Member (including child) irrespective of claim history
	Unlimited automatic policy recharge.*
	Inbuilt maternity cover upto 1 Lakh - Available on 50, 60 and 75 Lakhs cover
	Covers AYUSH treatment.
	Personal Accident Cover along with health insurance cover.*
	541 Day care procedures covered.
	Avail cashless treatment anywhere in the world on 12 major illness with care anywhere facility up to 150% of No Claim Bonus*
SI Options	3,4,5,6,10,15,20,25,30,40,50,60 and 75 lakhs
Min entry Age	91 days under Floater & 5 years under individual
Max entry age	No upper age limit for entry
In Patient Cover	Upto SI
Pre Hospitalisation	30 Days
Post Hospitalisation	60 Days
Day Care Treatments	541 procedures covered
Sub Limits on Room Rent	1% of SI under 3 & 4 lacs. From 5 lakhs and above single pvt room is available.
Sub Limits on ICU	2% of SI under 3 & 4 lacs. No Sublimits for 5 lacs & above SI
Daily Allowance	Available for SI 3 and 4 Lakhs. We pay Rs 500 per day for max 5 days
Ambulance Cover	1500 for 3 & 4 lacs, 2000 for 5,7,10 lacs, 2500 for 15,20,25,30 and 40 lacs & 3000 for 50 , 60 and 75 lacs
Domiciliary Hospitalisation	Upto 10% of the SI
Alternative Treatment	Cover AYUSH upto Rs.15000 for SI 3, 4 Lakhs, Rs. 20000 for SI 5, 7, 10 Lakhs, Rs 30000 for SI 15, 20, 25, 30, 40 Lakhs and Rs 40000 for SI 50, 60 and 75 Lakhs
Organ Donor Cover	50,000 under 3,4 lacs. 1,00,000 under 5,7,10 lacs. 2,00,000 under 15,20,25,30,40 lacs & 3,00,000 under 50, 60,75 lacs
No claim Bonus	in case of claim free year we provide 50% of SI bonus. We can also opt for No claim bonus Super so as to 150% bonus.
Second Opinion	available in all sum Insured.
Maternity Benefit	available upto 1 Lakhs if SI opted is 50, 60 or 75 Lakhs. Maternity waiting period will be 24 months and is available in a floater policy.
Treatment anywhere in the World	only with 50, 60 and 75 lakhs SI on cashless covers Cancer, Heart valve replacement, CABG, Brain tumor & Major organ transplantation, coma, end stage lungs disease, end stage renal failure, major burn, myocardial infarction, stroke and total blindness
Renewals	lifelong & Premium changes in a block of 5 years
Grace Period	30 days from the date of policy expiry
Policy Construct	Either Individual or Floater. Max 2 adults & upto 4 children under Floater option
Pre policy Medical check up	No medicals upto 50 years & upto 25 lakhs SI
Co -Payment	No co pay If enroled before 61 & 20% co pay will be applicable if enrolled at age 61 yrs or more.
Waiting Periods	30 days for any illness except Injuries
Waiting Periods (Named Ailments)	Two years of Continuous coverage
Waiting Periods (pre existing illness)	Four years of Continuous coverage
Tax Benefits	Available under sec 80(D)
Welness Initiative	Complimentary Annual health check up for all Member (including child) irrespective of claim history
	Health Risk assessment tool - An online questionnaire which will help to analyze your health status and identify the health risk
	Discount Connect - avail discounts on doctor consultation, pharmacy, diaganostics etc.
Claims	Cashless facility available in Network hospitals & Reimbursement in non network Hospitals.
Permanent Exclusions (for detail refer policy T&C)	Self inflicted Injury (attempted Suicide)
	Influence of Alcohol or Drug use/misuse/abuse
	Cost of spectacles, Contact lens, dental treatment
	Treatment of AIDS Congenital disease

\* NCB super, Unlimited Auto Recharge and PA cover is available in an optional basis.