

The background features several large, colorful arrows pointing upwards and to the right. The colors include blue, yellow, green, red, and orange. The arrows are layered, with some appearing behind others, creating a sense of depth and movement. A light blue rounded rectangle with a dashed border is centered over the arrows, containing the text.

REASONS TO BUY HIGH SUM INSURED

REASON #1 

**NOT JUST CONCRETE
JUNGLES, EVEN
LIFE-THREATENING
DISEASES ARE
GROWING IN INDIA!**



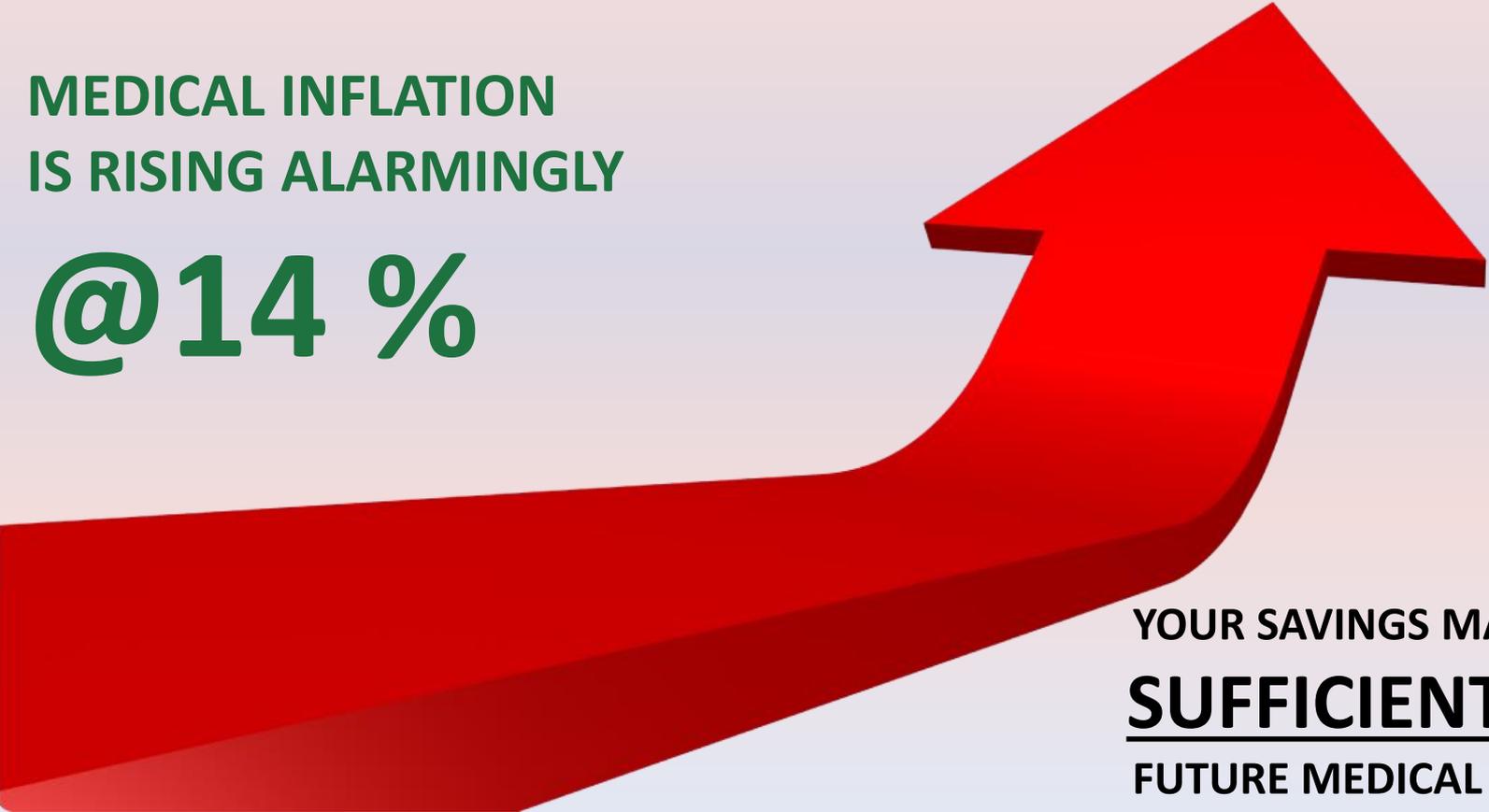
List of New Diseases in last 10 Years

- COVID-19 in 2019
- Zika in 2015
- Ebola in 2014
- ***H7N9 avian influenza in China in 2013***
- MERS (Middle East Respiratory Syndrome) in 2012
- H1NI in 2009

REASON #2 

MEDICAL INFLATION
IS RISING ALARMINGLY

@14 %



YOUR SAVINGS MAY NOT BE
SUFFICIENT TO MEET
FUTURE MEDICAL EXPENSES

TREATMENT OF SERIOUS AILMENTS WILL SOON BECOME **UNAFFORDABLE!**

SURGERY	CURRENT COST @ REPUTED HOSPITALS	ESTIMATED COST IN		
		5 YEARS FROM NOW	10 YEARS FROM NOW	20 YEARS FROM NOW
(INFLATION @ 14%)				
Hip Replacment (One)	3,00,000	5,77,624	11,12,166	41,23,047
Heart- Angioplasty (Stent)	3,50,000	6,73,895	12,97,527	48,10,221
Coronary Artery Bypass (Heart Bypass)	4,50,000	8,66,437	16,68,250	61,84,570
Renal Transplant (Replacement of Kidney)	6,00,000	11,55,249	22,24,333	82,46,094
Double Valve Replacement (Heart Valve)	4,50,000	8,66,437	16,68,250	61,84,570
Surgery for Tetralogy of Fallot (Heart Surgery)	5,00,000	9,62,707	18,53,611	68,71,745
Liver Transplant (Liver Replacement)	30,00,000	57,76,244	1,11,21,664	4,12,30,470

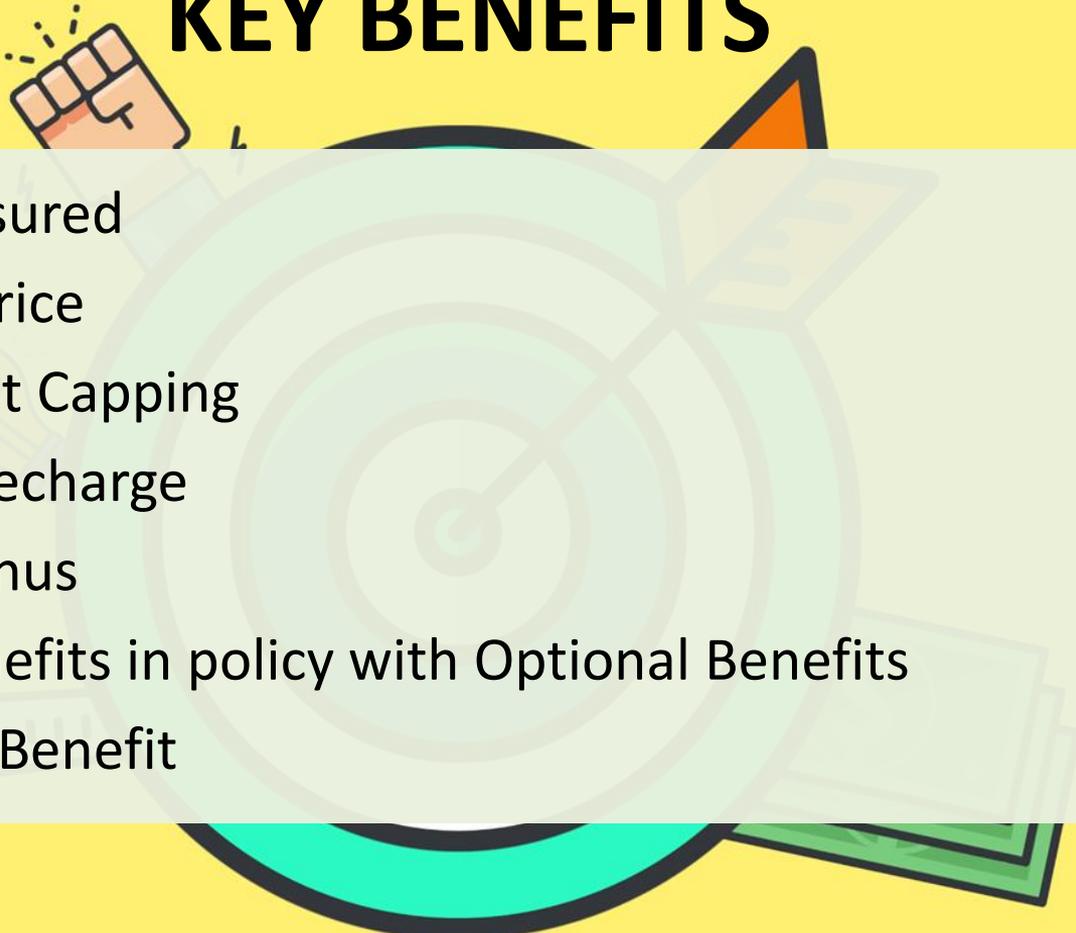


WHAT IS THE SOLUTION ?

An illustration featuring several hands of different skin tones (light, dark, and medium) giving thumbs up. The hands are wearing various colored sleeves (brown, dark brown, gold, teal). The background is a light green color with some faint white decorative elements like a starburst and dots. A black rounded rectangle is overlaid in the center, containing the text 'CARE ADVANTAGE' in red.

CARE ADVANTAGE

KEY BENEFITS

A stylized illustration featuring a pink fist with motion lines, a green target with a white bullseye and a white arrow hitting the center, and a stack of papers with a green cover. The background is a solid yellow color.

- High Sum Insured
- Affordable Price
- No room rent Capping
- Automatic Recharge
- No Claim Bonus
- Increase Benefits in policy with Optional Benefits
- Section 80D Benefit

POLICY CONDITIONS

Minimum Entry Age	Individual :5 Years Floater :91 days with atleast 1 person of 18 Years or above
Maximum Entry Age	Child : 24 Years & Adult : No Age Limit
Policy Term	1/2/3 Years
Co-payment	20% Mandatory in case entry Age >60 Years .
Allowed Relationships	<p>1. Individual: Self, Legally married spouse, son, daughter, father, mother, brother, sister, mother-in-law, father-in law, grandmother, grandfather, grandson, granddaughter, uncle, aunt, nephew, niece, employee or any other relationship having an insurable interest.</p> <p>2. Family Floater: Self, Legally married spouse, son, daughter, father, mother, employee and his/her dependents (Legally married Spouse, Children & Parents) or any other relationship having an insurable interest</p>

WAIT PERIOD

Initial Wait Period	30 Days for Treatment related to diseases
Named Ailment wait Period	24 Months
Pre-Existing Disease Wait Period	48 Months

POLICY BENEFITS

Sum Insured	1 Cr
In Patient & Day Care Treatment Expenses	Up to Sum Insured
Room Rent	No Sub-Limit
ICU Charges	No Sub Limit
Pre-Hospitalisation	30 Days
Post Hospitalisation	60 Days
Automatic Recharge	Yes, once in a Policy Year
Ambulance Cover	Up to Sum Insured
Organ Donor Expenses	Up to Sum Insured
No Claim Bonus	10% increase in SI per Policy Year in case of claim-free year; Max up to 50% of SI

OPTIONAL BENEFITS

NO Claim Bonus Super	50% increase in SI per Policy Year in case of claim-free year; Max up to 100% of SI (50% decrease in SI per Policy Year in case a claim has been paid; Such decrease is only in SI accrued as NCBs)
Smart Select	<ul style="list-style-type: none">• No Co-payment for Treatment in SMART SELECT Listed Hospitals• Additional Co-payment of 20% on all treatment taken in a Non-Smart Select Network Hospital
Room Rent Modification	Single Private room category

HOSPITALISATION EXPENSES

- **In-patient Care:**

Covers hospitalization expenses if the admission for injury/illness in a hospital exceeds 24 consecutive hours.

- **Day Care Treatment:**

Covers treatment expenses where hospitalization duration is less than 24 hours. We cover 541 Day care procedures

Advanced Technology Methods

In case treatment is taken using advanced technologies while admitted in a hospital under In-Patient Treatment or Day Care Treatment .

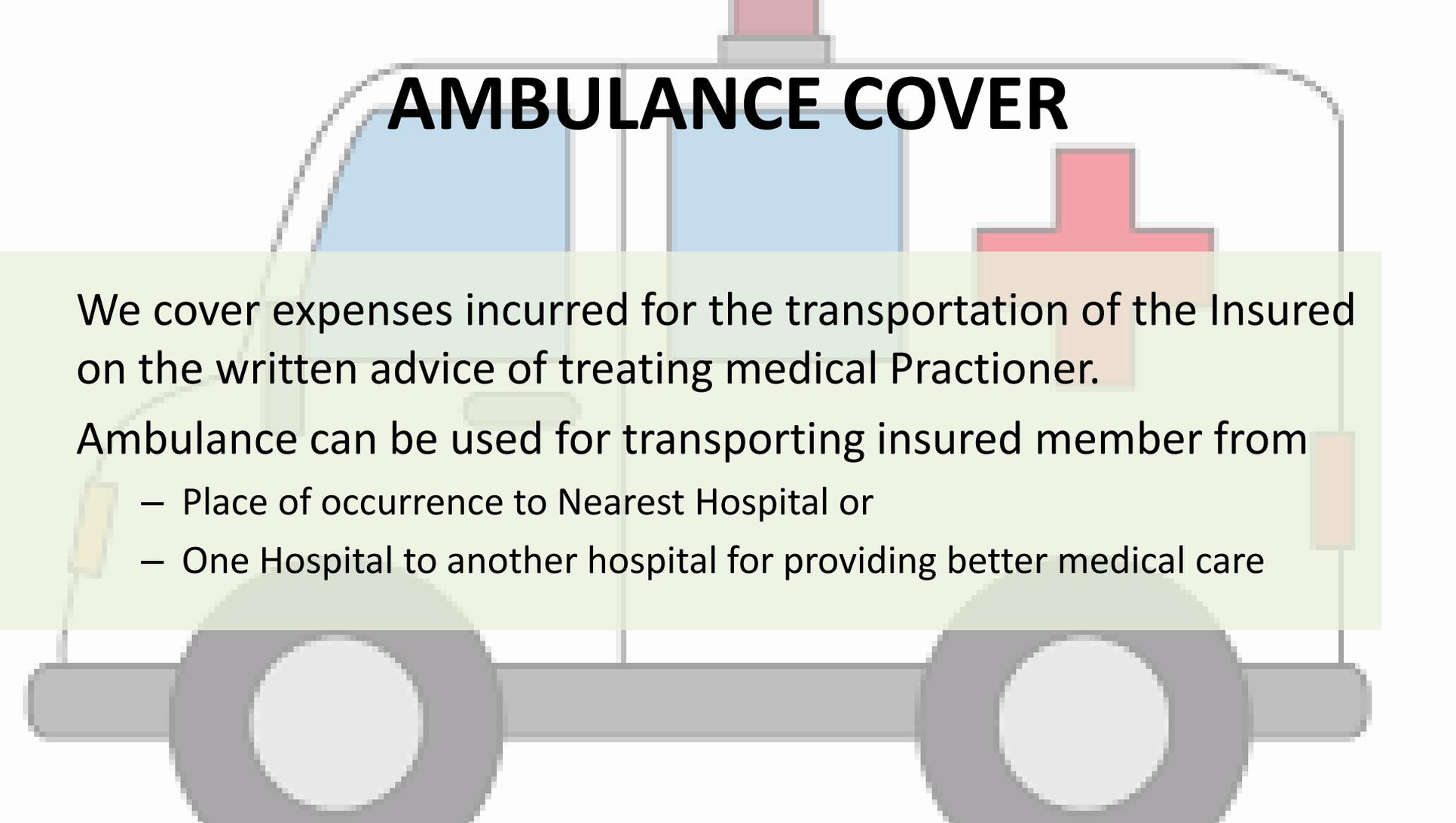
Below mentioned advanced technology treatment are covered

- Uterine Artery Embolization and HIFU
- Balloon Sinuplasty
- Deep Brain stimulation
- Oral chemotherapy
- Immunotherapy- Monoclonal Antibody to be given as injection
- Intra vitreal injections
- Robotic surgeries
- Stereotactic radio surgeries
- Bronchical Thermoplasty
- Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
- IONM - (Intra Operative Neuro Monitoring)
- Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.

Room Rent

Customer is eligible for All Room Category available in a Hospital.



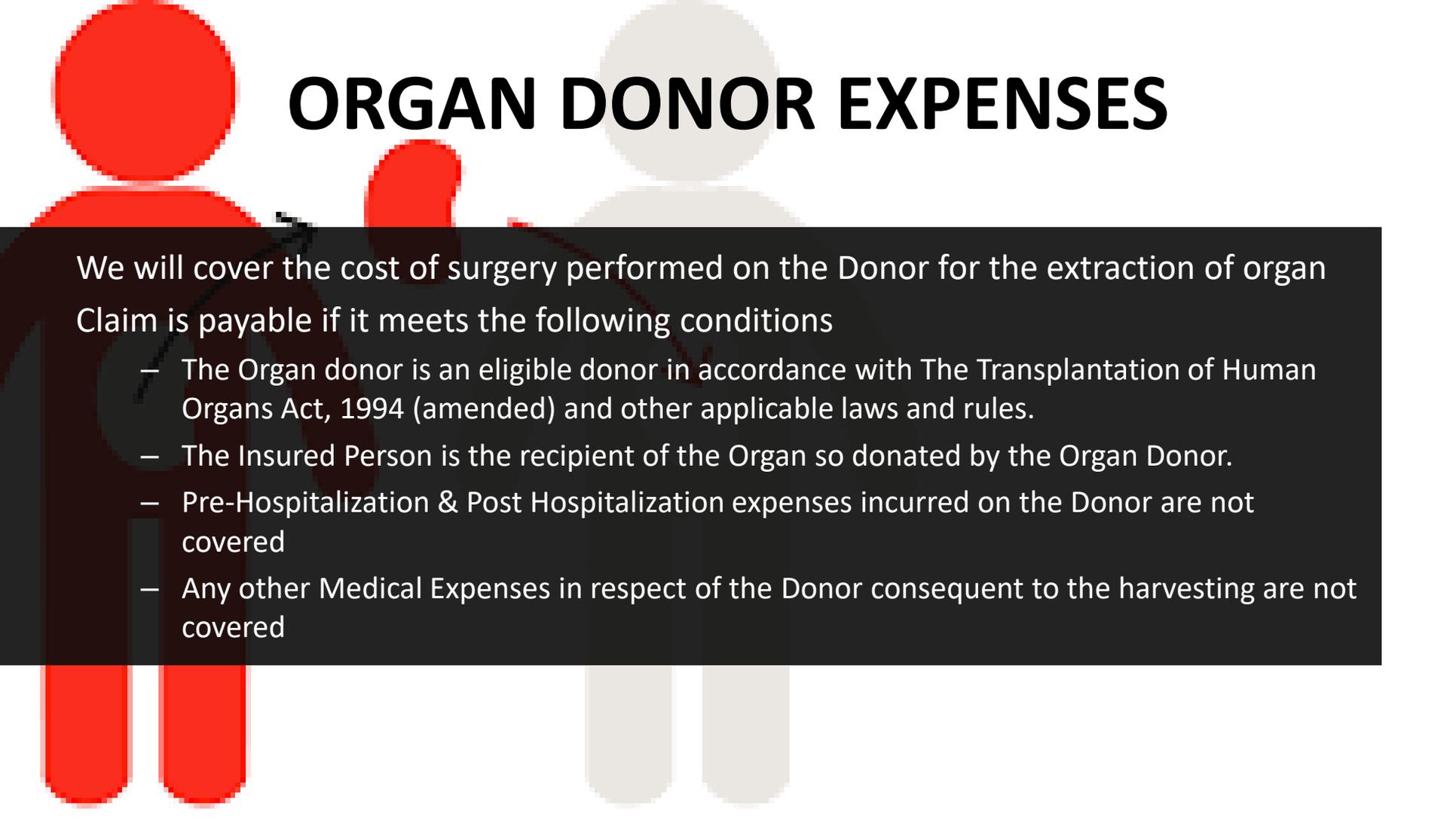


AMBULANCE COVER

We cover expenses incurred for the transportation of the Insured on the written advice of treating medical Practitioner.

Ambulance can be used for transporting insured member from

- Place of occurrence to Nearest Hospital or
- One Hospital to another hospital for providing better medical care

The background features stylized human figures. On the left, there are two red figures, one larger than the other. On the right, there are two grey figures, also one larger than the other. The figures are simple, rounded shapes representing heads and bodies.

ORGAN DONOR EXPENSES

We will cover the cost of surgery performed on the Donor for the extraction of organ
Claim is payable if it meets the following conditions

- The Organ donor is an eligible donor in accordance with The Transplantation of Human Organs Act, 1994 (amended) and other applicable laws and rules.
- The Insured Person is the recipient of the Organ so donated by the Organ Donor.
- Pre-Hospitalization & Post Hospitalization expenses incurred on the Donor are not covered
- Any other Medical Expenses in respect of the Donor consequent to the harvesting are not covered

NO CLAIM BONUS (NCB)

Base Policy SI is increased by 10% on Renewal if there is no claim during the previous policy period subject to following conditions

- NCB benefit will not exceed 50% of Base Policy SI.
- The increase in SI under this Bonus does not increase the sub-limits applicable to the policy.
- In case of a claim in any policy year, the SI is reduced by 10% of the expiring policy SI but not lesser than the SI applicable in the first policy year.



AUTOMATIC RECHARGE

- Once in a Policy Year
- Recharge amount can be utilized from the Second Claim in the Policy Year
- Claim from Recharge will be Payable if Same Person is admitted for treatment of earlier claimed illness/injury in the policy year after 45 Days of discharge from the hospital.

Automatic Recharge Illustration

	SCENARIO 1	SCENARIO 2	SCENARIO 3
Policy Sum Insured	1,00,00,000	1,00,00,000	1,00,00,000
Claim 1 Filled	1,00,00,000	1,09,00,000	90,00,000
Claim 1 Eligible	1,00,00,000	1,00,00,000	90,00,000
Balance Sum Insured	-	-	10,00,000
Recharge	1,00,00,000	1,00,00,000	1,00,00,000
Claim 2 Filled	1,00,00,000	80,00,000	50,00,000
Claim 2 Eligible	1,00,00,000	80,00,000	50,00,000
Balance Sum Insured for next claim in a Years	-	20,00,000	60,00,000

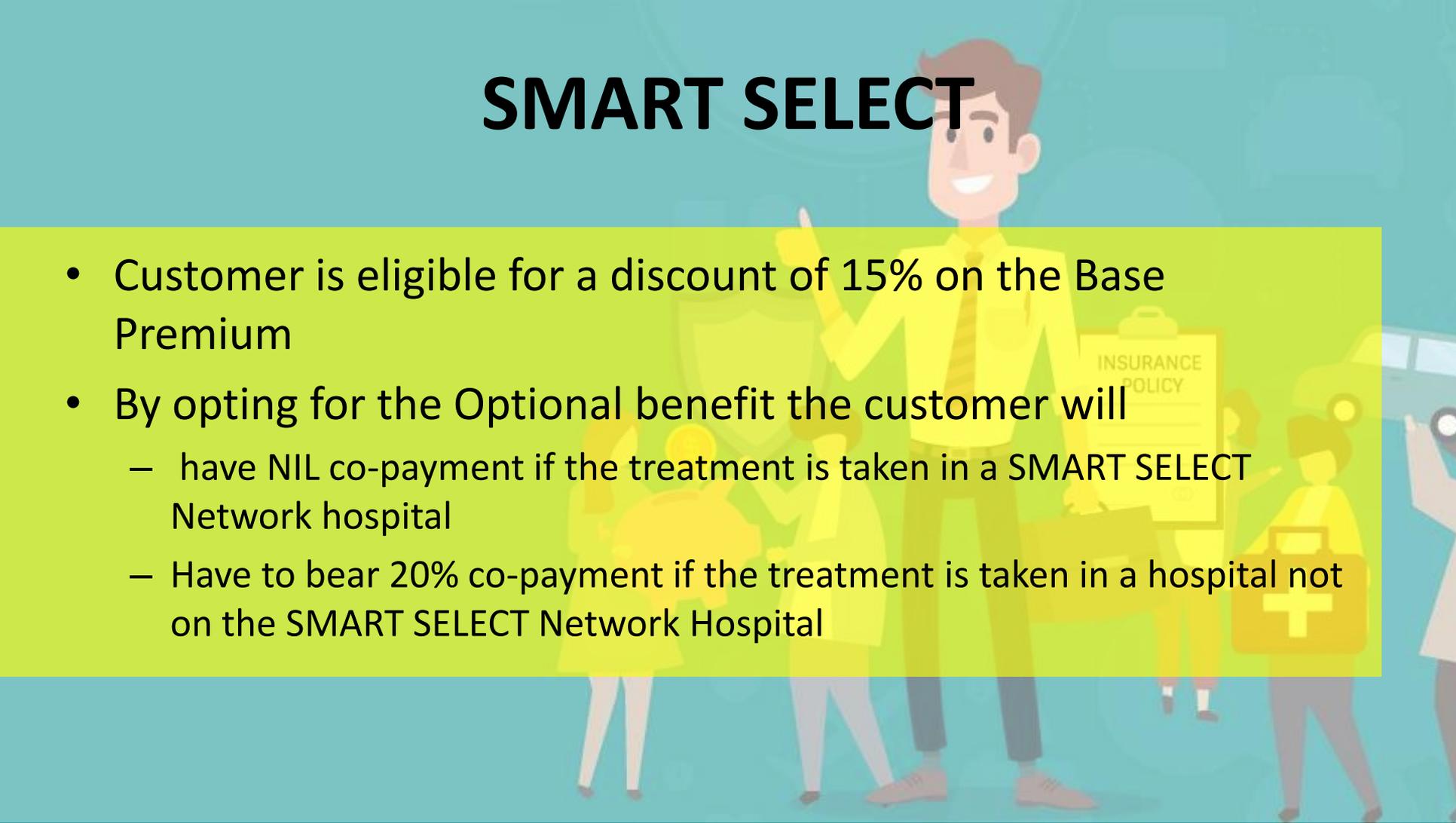
An illustration featuring two brown hands holding a light blue computer monitor. Three floating windows with blue headers and white content are positioned above the monitor. A central purple rounded rectangle with a dashed border contains the text 'OPTIONAL BENEFITS'.

OPTIONAL BENEFITS

Room Rent Modification

- Customer is eligible for a 10% discount on the Premium by opting for this Optional Cover
- By choosing this Optional Cover the Room Rent/Room Category shall be limited to “Single Private Room”
 - If the Room Category opted or Room Rent incurred is higher than the Single Private Room. Then the Insured Person shall bear the ratable proportion of the total Variable Medical Expenses (including applicable surcharge and taxes thereon) in the proportion of the difference between the Room Rent actually incurred and the Room Rent of the entitled Room Category to the Room Rent actually incurred

SMART SELECT



- Customer is eligible for a discount of 15% on the Base Premium
- By opting for the Optional benefit the customer will
 - have NIL co-payment if the treatment is taken in a SMART SELECT Network hospital
 - Have to bear 20% co-payment if the treatment is taken in a hospital not on the SMART SELECT Network Hospital

NO CLAIM BONUS SUPER

Base Policy Sum insured is increased by 50% on Renewal if there is no claim during the previous policy period subject to following conditions

- No Claim Bonus SUPER benefit will not exceed 100% of Base Policy Sum Insured.
- The increase in Sum Insured under this Bonus does not increase the sub-limits applicable to the policy.
- In case of a claim in any policy year, the Sum Insured is reduced by 50% of the expiring policy sum insured but not lesser than the Sum Insured applicable in the first policy year



NCB+NCB SUPER ILLUSTRATION

	Last Year Sum Insured	NCB	NCB SUPER	Total Sum Insured at Beginning of Year	Claim Status
Year 0	1,00,00,000	-	-	1,00,00,000	NO
Year 1	1,00,00,000	10,00,000	50,00,000	1,60,00,000	NO
Year 2	1,60,00,000	10,00,000	50,00,000	2,20,00,000	NO
Year 3	2,20,00,000	10,00,000	-	2,30,00,000	Yes
Year 4*	2,30,00,000	(-) 10,00,000	(-) 50,00,000	1,70,00,000	Yes
Year 5**	1,70,00,000	(-) 10,00,000	(-) 50,00,000	1,10,00,000	NO
Year 6	1,10,00,000	10,00,000	50,00,000	1,70,00,000	

*In Year 4 We have reduced the Bonus earned in Year 2

**In Year 5 we have reduced the Bonus earned in Year 3

Thank
you