

Features		<b>About the policy</b>	A simple policy loaded with essential benefits
		<b>Type of Cover</b>	Individual and Floater
		<b>Entry Age</b>	Adults: 18 to 65 years (Parent and parent-in laws can be covered in a single policy) Dependent children: 3 months to 25 years, children can be covered along with parent/s) Note: Beyond 3 Children can also be covered in a single policy
		<b>Continuity</b>	Life time renewal
		<b>Policy Term</b>	One year
		<b>Medical Screening</b>	Persons above 50 years of age medical screening is required
		<b>Instalment Premium Options</b>	Monthly/ Quarterly/Half-yearly/Annual - Options available
		<b>Co -Pay</b>	5% of Co-pay for all claims
		<b>Sum Insured Options (Rs)</b>	0.50 Lac,1 Lac, 1.5 Lac, 2 Lac, 2.5 Lac, 3 Lac, 3.5 Lac, 4 Lac,4.5 Lac, 5 Lac 5.5. Lac, 6 Lac, 6.5 Lac,7 Lac, 7.5 Lac, 8 Lac,8.5 Lac, 9 Lac,9.5 Lac 10 Lac
		<b>Room Rent Rs) (per day)</b>	Up to 2% of the Sum insured max of Rs.5000
		<b>ICU (Rs) (Per day)</b>	Up to 5% of sum insured max of Rs 10,000
		<b>Road Ambulance</b>	Rs.2000 per hospitalization
		<b>Day Care Procedures</b>	All Day care procedures are covered
		<b>Pre &amp; Post Hospitalization</b>	30 days and 60 days (Actuals)
		<b>Cataract (Rs)</b>	Up to 25% of Sum insured or Rs.40,000 whichever is lower per each eye in one policy year
		<b>Modern Treatments</b>	Up to 50% of the sum insured
		<b>AYUSH Treatments</b>	Up to 100% sum insured
		<b>NCB</b>	5% in respect of each claim free policy year subject to maximum of 50%
		<b>Tax benefits</b>	Available under section 80 D of the IT Act in respect of the premium paid by any mode other than cash
		<b>Premium Discount</b>	Rural discount: 20% of the premium
	<b>Waiting Period</b>		
		<b>Initial waiting period</b>	30 days for all illnesses/surgeries/diseases (except accident)
		<b>For Specific diseases</b>	24 consecutive months (Full list refer the policy wording) 48 consecutive months (Treatment for joint replacement unless arising from accident and Age-related Osteoarthritis & Osteoporosis)
		<b>For Pre-existing diseases</b>	48 consecutive months

\* The information provided in this document is only indicative.

For more details on the terms and conditions, please read the policy wordings before concluding a sale.