




















Features		About the policy	A simple policy loaded with essential benefits
		Type of Cover	Individual and Floater
		Entry Age	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
		Continuity	Life time renewal
		Policy Term	One year
		Medical Screening	Persons above 50 years of age medical screening is required
		Instalment Premium Options	Monthly/ Quarterly/Half-yearly/Annual - Options available
		Co -Pay	5% of Co-pay for all claims
		Sum Insured Options (Rs)	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
		Room Rent Rs) (per day)	Up to 2% of the Sum insured max of Rs.5000
		ICU (Rs) (Per day)	Up to 5% of sum insured max of Rs 10,000
		Road Ambulance	Rs.2000 per hospitalization
		Day Care Procedures	All Day care procedures are covered
		Pre & Post Hospitalization	30 days and 60 days (Actuals)
		Cataract (Rs)	Up to 25% of Sum insured or Rs.40,000 whichever is lower per each eye in one policy year
		Modern Treatments	Upto 50% of the sum insured
		AYUSH Treatments	Up to 100% sum insured
		NCB	5% in respect of each claim free policy year subject to maximum of 50%
		Tax benefits	Available under section 80 D of the IT Act in respect of the premium paid by any mode other than cash
		Premium Discount	Rural discount: 20% of the premium
	Waiting Period		
	Initial waiting period	30 days for all illnesses/surgeries/diseases (except accident)	
	For Specific diseases	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)	
	For Pre-existing diseases	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.