

Benefits	Silver	Gold
Sum Insured	Rs.1.5/2lacs	Rs.3/4/5/7.5/10/15/20/ 25/30/35/40/45/50 lacs
1 In-patient Treatment	Covered	
2. Room Rent	1%of Sum Insured per day or actual, whichever is lower.	As actuals
3. ICU	As actuals	As actuals
4. Pre-hospitalisation	Covered- 60 days	
5. Post-hospitalisation	Covered- 90 days	
6. Road Ambulance	Covered	
7. Day Care Procedures	Covered	
8. Organ Donor Expenses	Covered	
9. Convalescence Benefit	Covered	
10. Daily Cash Benefit for Accompanying an Insured Child	Covered	
11. Sum Insured Reinstatement Benefit	Covered	
12. Preventive Health Check Up	<p>Available-At the end of block of every continuous period of 3 years</p> <ul style="list-style-type: none"> • Individual Policy- 1% of the sum insured max up to Rs. 2000/- for each member • Floater Policy- Available for proposer & spouse only 	<p>Available-At the end of block of every continuous period of 3 years</p> <ul style="list-style-type: none"> • Individual Policy- 1% of the sum insured max up to Rs. 5000/- for each member • Floater Policy- Available for proposer & spouse only
13. Ayurvedic / Homeopathic	Not Covered	Covered-maximum up to Rs. 20000 per policy

Hospitalisation Expenses		year
14. Maternity Expenses	Not Covered	Covered
15. New Born Baby Cover	Not Covered	Covered-under the Maternity Sum insured
16. Bariatric Surgery Cover	Not Covered	Covered
Entry Age		
Proposer /Spouse /Parents/Sister/ Brother/In laws/ Aunt/ Uncle	18 yrs to 65 years	
Dependent Children/Grandchildren	3 months – 30 yrs	
Policy Details		
Policy Period	1year/2years or 3years	
Premium payment Zone	<p style="text-align: center;"><u>Zone A -“Following cities has been clubbed in Zone A:-</u></p> <ul style="list-style-type: none"> • Delhi / NCR, Mumbai including (Navi Mumbai, Thane and Kalyan), Hyderabad and Secunderabad, Bangalore, Kolkata, Ahmedabad, Vadodara and Surat. <p style="text-align: center;"><u>Zone B</u></p> <ul style="list-style-type: none"> • Rest of India apart from Zone A cities are classified as Zone B. 	
Premium Paying Term	<ul style="list-style-type: none"> • Annual for policy with term 1 year • Policies with 2 years/ 3 years term- Total premium to be collected at the time of risk inception 	
Policy Type	<ul style="list-style-type: none"> • Individual • Floater 	
Family Definition	<ul style="list-style-type: none"> • Individual option-Self, Spouse, Dependent Children, Grandchildren, Parents, Sister, Brother, In laws, Aunt, Uncle • Floater option-Self, Spouse, dependent children. – • For Parents separate floater policy can be 	

	taken.	
Pre-policy check up	<ul style="list-style-type: none"> • No Medical tests up to 45 years, subject to no adverse health conditions. • Above 45 years medical tests mandatory 	
Sub Limits		
Cataract	Per eye 20% of Sum Insured, maximum up to Rs. 1lac	
Bariatric Surgery	Not Covered	Covered-50% of the Sum insured, subject to maximum of Rs 5 lac
Maternity Expenses	Not Covered	<p><u>Sum Insured 3 lac to 7.5 lacs</u></p> <ul style="list-style-type: none"> • Normal delivery- Rs. 15000/- • Caesarean section- Rs. 25000/- <p><u>Sum Insured 10 lacs to Rs. 50 lacs</u></p> <ul style="list-style-type: none"> • Normal delivery- Rs. 25000/- • Caesarean section- Rs. 35000/-
Cumulative bonus	10% of base sum insured per claim free year maximum 100%	
Discounts		
Family Discount	<ul style="list-style-type: none"> • 10% if 2 eligible family members are covered under a single policy • 15% if more than 2 of any of the eligible family members are covered under a single policy <p>Note- Family discount is not applicable to Health Guard Floater Policies.</p>	
Co pay Discount	Co-pay Discount: If opted voluntarily	

	<ul style="list-style-type: none"> • 10% discount on the policy premium • 20% discount on the policy premium 	
Long Term Policy Discount	<ul style="list-style-type: none"> • 4 % discount is applicable if policy is opted for 2 years • 8 % discount is applicable if policy is opted for 3 years 	
Renewal		
Period	Lifetime	
For Dependent Children/ Grand Children- Renewal in same policy up to	35 years	
Waiting periods		
Details	Silver Plan	Gold Plan
All treatments except any accidental injury	First 30 days	First 30 days
Any Pre-existing conditions	36 months	36 months
Specific disease like- Cataracts, Hernia of all types, Fistulae, Fissure in ano, Hysterectomy etc	24 months	24 months
<ul style="list-style-type: none"> • Joint replacement surgery • Surgery for prolapsed inter vertebral disc (unless necessitated due to an accident) • Surgery to correct deviated nasal septum • Hypertrophied turbinate • Congenital internal diseases or anomalies • Treatment for correction of eye sight due to refractive error recommended by Ophthalmologist for medical reasons 	36 months	36 months
Maternity	Not applicable	72 months
Bariatric	Not applicable	36 months