

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	Quarterly/Half-yearly/Annual - Options available
		Co -Pay	5% of Co-pay for all claims
		Sum Insured Options (Rs) Lakhs	0.50,1, 1.5, 2, 2.5, 3, 3.5, 4, 4.5, 5, 5.5, 6, 6.5, 7, 7.5, 8, 8.5, 9, 9.5, 10
		Room Rent (per day)	Up to 2% of the Sum insured max of Rs.5000
		ICU (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)
		Specific diseases	24 consecutive months (Complete list refer the policy wording) 36 consecutive months (Treatment for joint replacement unless arising from accident and Age-related Osteoarthritis & Osteoporosis)
		Pre-existing diseases	36 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