

Individual Health Insurance Policy – Platinum / Gold / Senior Citizen**PRODUCT – KEY FEATURES**

The Policy provides cover on an Individual Sum Insured basis for an individual. The policy is offered on family package basis also, for family comprising of the Proposer, Spouse, Dependent Children, and Parents, with Individual Sum Insured for each family member. Policy is available under three plans based on age of entry into the policy.

MIGRATION OF POLICY

The Insured Person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the policy at least 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the Insured Person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.

For Detailed Guidelines on Migration, kindly refer the link:

https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3987&flag=1

Table of Benefits

The following table of Benefits is intended as a brief indicative list for quick and easy reference. For details of what your coverage is, please refer to your Policy Schedule along with the Policy Wordings.

Features	Platinum Plan	Gold Plan	Senior Citizen Plan
Age of Entry	18-35 years (Children above 91 days of age can be covered provided one or both the parents are covered)	36-60 years	61-65 years
Sum Insured Options	2 Lakh, 3 Lakh, 4 Lakh, 5 Lakh, 8 Lakh, 10 Lakh, 15 Lakh and 20 Lakh	2 Lakh, 3 Lakh, 4 Lakh, 5 Lakh, 8 Lakh and 10 Lakh	2 Lakh, 3 Lakh, 4 Lakh and 5 Lakh
Policy Period	1 Year		
Base Cover			
Room Rent	1% of SI	1% of SI	1% of SI
ICU/CCU	2% of SI	2% of SI	2% of SI
Proportionate Deduction	Applicable	Applicable	Applicable
Organ Donor Medical Expenses	Covered	Covered	Covered
Day Care Treatments	All as per Definition	All as per Definition	All as per Definition
Cataract	Actuals	Up to 25% of SI or Rs. 40,000 per eye, whichever is less	Up to 25% of SI or Rs. 40,000 per eye, whichever is less
Hernia & Hysterectomy	Actuals	Up to 25% of SI or Rs. 1,00,000, whichever is less	Up to 25% of SI or Rs. 1,00,000, whichever is less
Major Surgeries#	Actuals	Up to 70% of SI	Up to 70% of SI
Pre-Hospitalisation	30 Days	30 Days subject to max of 10% of SI	30 Days subject to max of 10% of SI

Post-Hospitalisation	60 Days	60 Days subject to max of 10% of SI	60 Days subject to max of 10% of SI
Domiciliary Hospitalisation	Covered	Covered	Covered
Ayurvedic Treatment	Covered	Covered	Covered
Modern Treatment Methods#	Covered	Covered	Covered
Cost of Health Check Up	Every three claim free years up to 1% of average SI per Insured Person subject to a maximum of Rs. 5000.	Every three claim free years up to 1% of average SI per Insured Person subject to a maximum of Rs. 5000.	Every three claim free years up to 1% of average SI per Insured Person subject to a maximum of Rs. 5000.
Optional Cover			
Road Ambulance	Up to a maximum of Rs.2500/- per person per policy period.	Up to a maximum of Rs.2500/- per person per policy period.	Up to a maximum of Rs.2500/- per person per policy period.
Daily Cash	Up to Rs. 2500/5000 per person per policy period	Up to Rs. 2500/5000 per person per policy period	Up to Rs. 2500/5000 per person per policy period