

ReASSURE 2.0

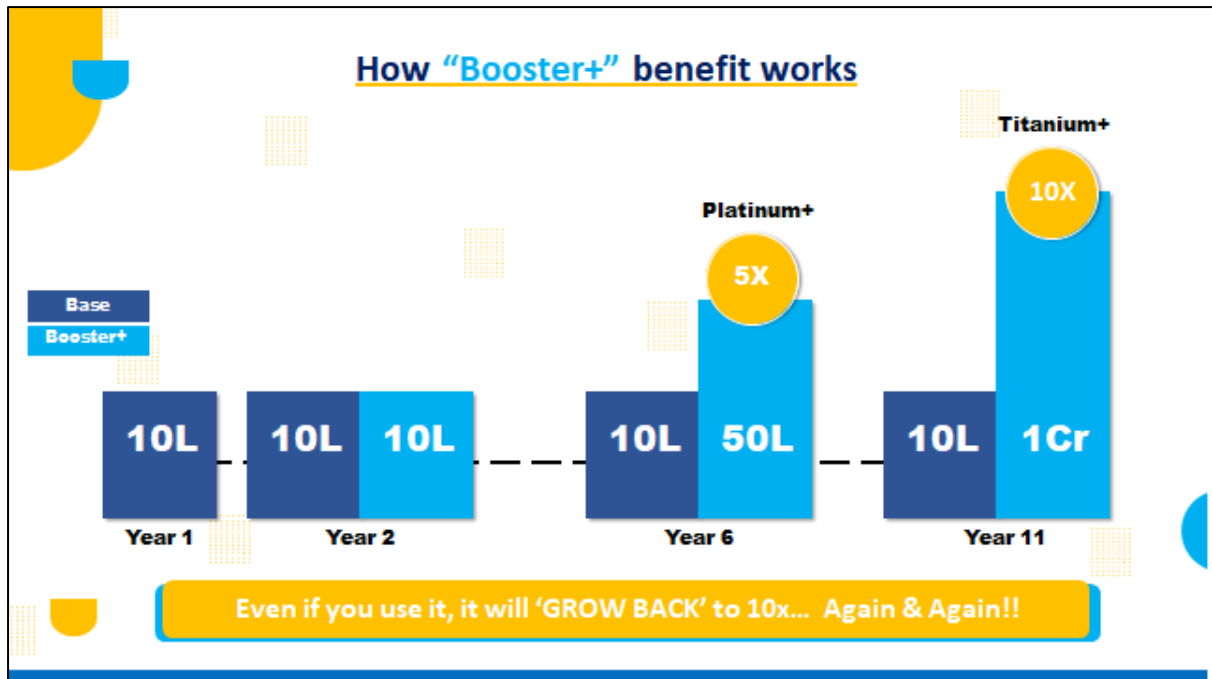
ReASSURE 2.0 - Retail Health Insurance product's features The main feature of the Re-Assure 2.0 Product is "unlimited reinstatement of sum insured applicable for any illness, or anyone insured" (single claim under this benefit will be payable up to base sum insured).

Product Benefit Table (all limits in unless defined as percentage)		
Variant	Platinum+	Titanium+
Base Sum Insured (INR)		7.5 Lacs
		10 Lacs
		15 Lacs
		20 Lacs
		25 Lacs
		50 Lacs 100 Lacs
Benefits		
Age Criteria Entry Age -Adult	Minimum: 18 Years Maximum: 65 Years	
Age Criteria Entry Age -Child	Minimum: 91 Days Maximum: 30 Years	
In-patient Care (including AYUSH)	Covered up to Sum Insured.	
Pre-Hospitalisation	60 Days. Covered up to Sum Insured.	
Post-Hospitalisation	180 Days. Covered up to Sum Insured.	
Modern Treatments	Covered up to Sum Insured (sub-limit of INR 1 Lac per claim on few robotic surgeries).	
Ambulance	<ul style="list-style-type: none"> • Road Ambulance: Covered up to Sum Insured • Air Ambulance: up to INR 2,50,000 per Hospitalisation 	
Home Care/Domiciliary	Covered up to Sum Insured.	
Organ Donor	Covered up to Sum Insured.	
Annual Health Checkup⁽⁷⁾ (Day 1)	For defined list of tests; up to INR 500 for every INR 1 Lac Base Sum Insured. (Individual: Maximum INR 5,000 per Insured; Family Floater: Maximum INR 10,000 per policy).	
ReAssure+	<ul style="list-style-type: none"> • 1st claim triggers ReAssure+, forever. It is Unlimited. Each claim will be up to the Base Sum Insured • Pay the premium as per your entry age, till a claim is paid 	
Booster+	5X: Unutilised Base Sum Insured carries forward to the next policy year, maximum up to 5 times of Base Sum Insured.	10X: Unutilised Base Sum Insured carries forward to the next policy year, maximum up to 10 times of Base Sum Insured.
Live Healthy⁽⁶⁾	Up to 30% discount on premium at the time of Renewal.	
Shared Accommodation	<ul style="list-style-type: none"> • Up to INR 15 Lac Base Sum Insured: INR 800 per day; Maximum INR 4,800 • Above INR 15 Lac Base Sum Insured: INR 1,000 per day; Maximum INR. 6,000 	
Second Medical Opinion	Once for any condition in a Policy Year.	
e-consultation	Unlimited e-consultation within our network.	
Optional Benefits		
Hospital Cash⁽⁸⁾	<ul style="list-style-type: none"> • Up to INR 5 Lac Base Sum Insured: INR 1,000/day • Between INR 10 Lac to INR 15 Lac Base Sum Insured: INR 2,000/day • Above 15 Lac Base Sum Insured: INR 4,000/day 	
Personal Accident	Equal to 5 times of Base Sum Insured. Maximum up to INR 1 Crore.	
Safeguard	<ul style="list-style-type: none"> • Claim Safeguard: Non-payable items will be covered (as per list I of Annexure I) • Booster+ Safeguard: No impact on Booster+ if claim in a policy year is less than INR 50,000 • Sum Insured Safeguard: CPI linked increase in Base Sum Insured 	
Safeguard+	<ul style="list-style-type: none"> • Claim Safeguard+: Non-payable items will be covered (as per list I, II, III, IV of Annexure I) • Booster+ Safeguard+: No impact on Booster+ if claim in a policy year is less than INR 1,00,000 • Sum Insured Safeguard+: CPI linked increase in Base Sum Insured 	

Key Features of ReAssure 2.0

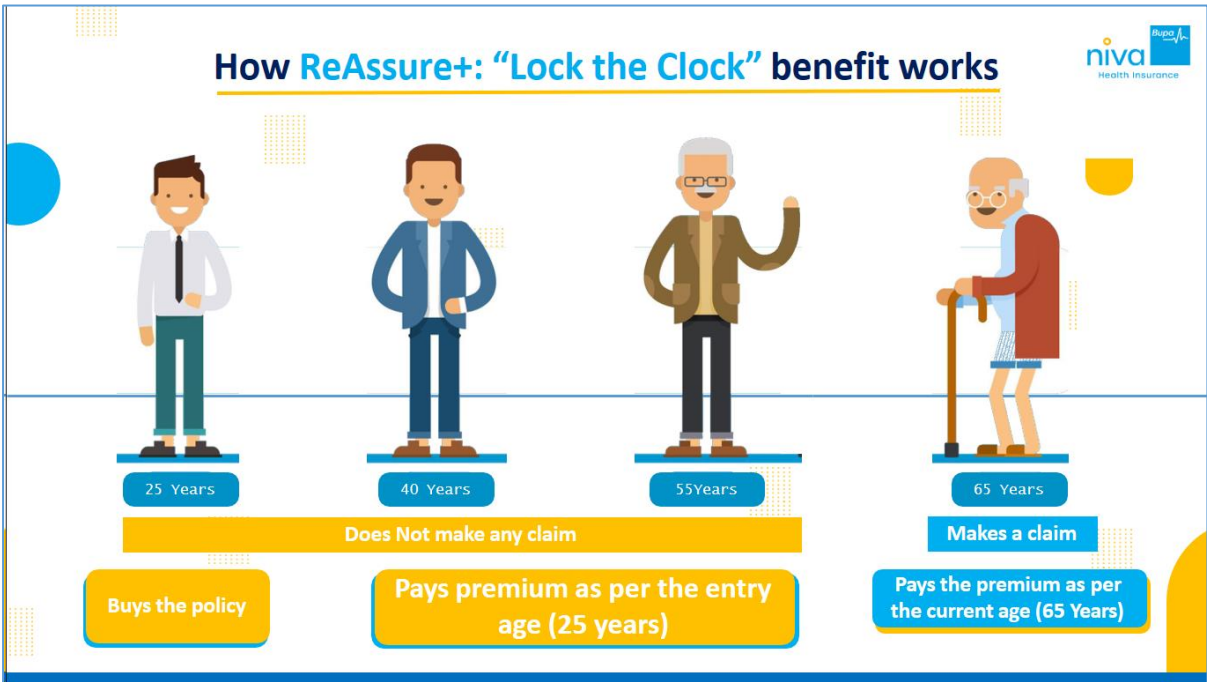
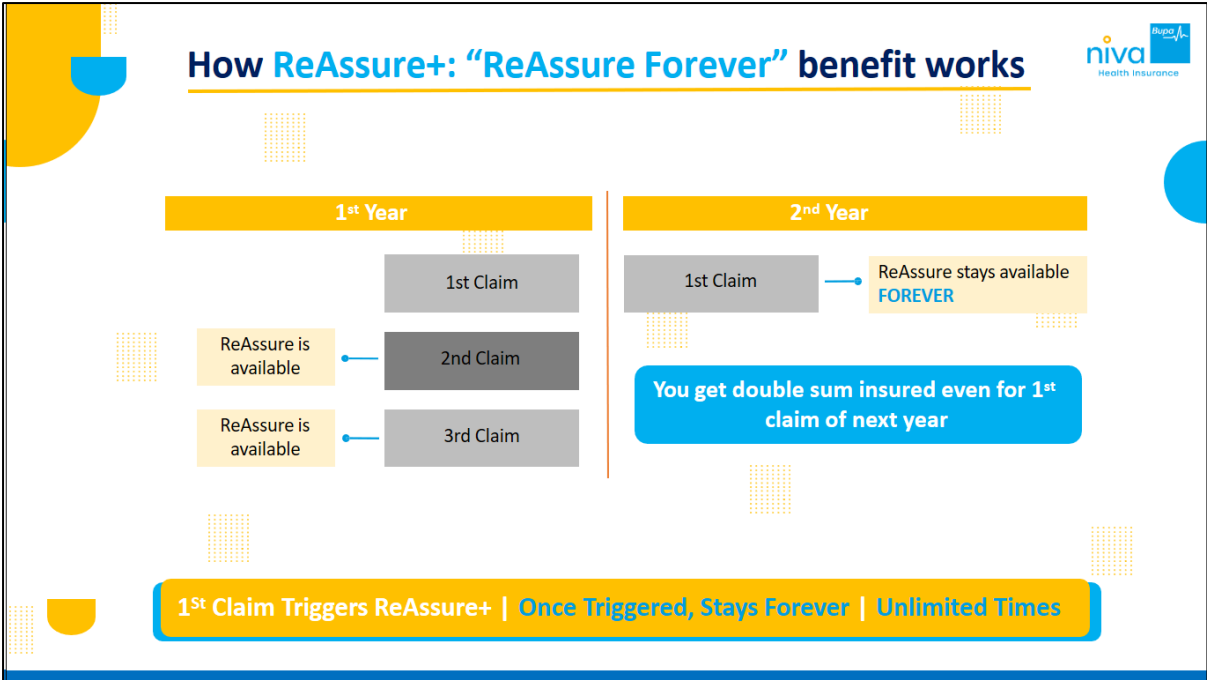
Carry forward any unused base sum insured to the next policy year.

Up to 10 X of base sum insured



"Booster+" Illustration

Year	Base SI	Booster+ SI	Total SI at start of Year	Claims	SI utilization for claims			Balance SI after claim		
					Base SI utilized	Booster+ SI	Total SI utilized	Base SI at end of year	Booster+ SI at end of the year	Total SI at the end of the year
1	10	0	10	5	5	0	5	5	0	5
2	10	5	15	-	0	0	0	10	5	15
3	10	15	25	-	0	0	0	10	15	25
4	10	25	35	-	0	0	0	10	25	35
5	10	35	45	-	0	0	0	10	35	45
6	10	45	55	-	0	0	0	10	45	55
7	10	55	65	-	0	0	0	10	55	65
8	10	65	75	-	0	0	0	10	65	75
9	10	75	85	-	0	0	0	10	75	85
10	10	85	95	-	0	0	0	10	85	95
11	10	95	105	-	0	0	0	10	95	105
12	10	100	110	-	0	0	0	10	100	110



Part of ReAssure + Benefit. The Premium of the age of the policyholder enter at, will apply until a claim is paid.

Discounts

Family discount (multiple member in individual policy)	10%
Tenure discount	-7.5% on 2nd year premium - Additional 15% discount on 3rd year premium
Doctor discount	5%
Standing instruction discount (at renewal)	2.5%
Live healthy discount (at renewal)	Up to 30%

Standard Exclusions

S. No.	Details
1	Investigation & Evaluation
2	Rest Cure, rehabilitation and respite care
3	Obesity/ Weight Control
4	Cosmetic or plastic Surgery
5	Hazardous or Adventure sports
6	Breach of law
7	Excluded Providers
8	Treatment for, alcoholism, drug or substance abuse or any addictive condition and consequences thereof
9	Treatments received in health spas, nature cure clinics, spas or similar establishments
10	Refractive Error
11	Unproven Treatments
12	Sterility and Infertility
13	Maternity Expenses

Discounts



Tenure Discount

7.5% on second year premium and 15% on third year premium



Multi-Member Discount

10%; if 2 or more members are covered in an Individual plan



Standing Instructions Discount*

2.5% at policy renewal if standing instruction for auto debit is provided.



Doctor's Discount

5% if any of the insured is a registered medical practitioner

* Only if the policy is renewed using auto debit

Entry Age - Child

Minimum: 91 Days
Maximum: 30 Years

Entry Age - Adult

Minimum: 18 Years
Maximum: 65 Years

- A person with Age 30 Years and 11 Months can be covered as a dependent child
- No Auto Split if the age of the child is 31 years or more at renewal. **However, the insured can request for a manual split.**

Age Criteria