

## HEALTH INSURANCE POLICY DOCUMENT

Policy Name: Comprehensive Health Shield

### Coverage Details:

- Inpatient hospitalization coverage: ₹5,00,000 per year
- Pre-existing diseases: Covered after 3 years
- Maternity benefits: ₹50,000 cover after 2 years
- Daycare procedures: 100% coverage
- Annual premium: ₹12,000 for individual, ₹20,000 for family

### Exclusions:

- Cosmetic surgeries
- Experimental treatments
- Injuries from extreme sports

### Claim Process:

1. Notify insurer within 48 hours of hospitalization
2. Submit original bills within 15 days of discharge
3. Claim settlement within 30 days of document submission