

Health Shield Premium Plan

Policy ID: UIN: HLT/PRM/2024-25 | Category: Health - Premium

Provider: Universal Health Insurance Co.

1. Policy Period & Validity

Standard Duration: 1 Year

Validity Basis: Annual Renewal

2. Policy Overview

Offers extensive coverage including hospitalization, critical illnesses, outpatient, and annual health check-ups.

Ideal For: High-income individuals seeking premium health protection.

3. Eligibility Criteria

- **Age:** 0 to 70 Years

- **Pre-existing Conditions:** Declared, partial waiting period applies

4. Sum Insured Eligibility

- **Limit:** Rs 5 Lakhs to Rs 2 Crores

5. Scope of Coverage

- Hospitalization and surgery costs.

- **Critical Illnesses:** Extensive list.

- Outpatient Consultation.

- Preventive Health Check-up.

7. Major Exclusions

x Experimental treatment

x Cosmetic procedures

8. Claims & Administration

Claims Procedure:

- Hospital bills, prescriptions, and diagnostic reports required

Policy Terms:

- Co-pay: 10%

- Waiting Period: 30 days