

# Hospital Cash Insurance Policy

Policy ID: UIN: IRDA/NL-HLT/USGI/P-H/V.1/193/13-14 | Category: Health - Health (Benefit Only)

Provider: Universal Sampo General Insurance

## 1. Policy Period & Validity

Standard Duration:	1 Year
Validity Basis:	Coverage for max 30/60 days per year

## 2. Policy Overview

A benefit-based policy that pays a fixed daily cash amount for each day of hospitalization, regardless of the actual medical bill. Helps cover incidental expenses like food, travel, and loss of wages.

**Ideal For:** *Ideal supplement to a standard health policy to cover out-of-pocket expenses during hospital stays.*

## 3. Eligibility Criteria

- **Entry Age:** 18 Years to 70 Years.
- **Children:** 3 Months to 25 Years (if parents covered).

## 4. Sum Insured Eligibility

- **Plan A:** Rs 500/day
- **Plan B:** Rs 1000/day
- **Plan C:** Rs 2000/day

## 5. Scope of Coverage

- **Daily Hospital Cash:** Pays Rs 500 to Rs 2000 per day (depending on plan).
- **ICU Benefit:** Pays 2x Daily Cash if admitted to ICU.
- **Max Days:** Coverage available for 30 or 60 days per policy period.
- **Convalescence Benefit:** Lump sum if hospitalization > 21 consecutive days.

## 7. Major Exclusions

- x Pre-Existing Diseases: 48 months waiting period.
- x Maternity: Pregnancy and childbirth excluded.
- x Self-Injury: Suicide, alcohol abuse, drug overdose.
- x Day Care: Hospitalization less than 24 hours not covered.

## 8. Claims & Administration

**Claims Procedure:**

- Notice: Written notice within 48 hours of admission.
- Documents: Discharge card, Hospital bill (copy), Claim form.
- Payment: Settled as a fixed allowance per day.

**Policy Terms:**

- Deductible: First 1 or 2 days of hospitalization might be deductible (check schedule).
- Renewal: Lifetime renewal available.