

# 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