

Maternity Health Insurance Plan

Policy ID: UIN: IRDA/NL-HLT/USGI/P-H/V.1/195/13-14 | Category: Health - Health Insurance (Comprehensive)

Provider: Universal Somp General Insurance

1. Policy Period & Validity

Standard Duration: 1 Year
Validity Basis: Annual Renewal

2. Policy Overview

A dedicated maternity health plan covering hospitalization, delivery (normal/C-section), pre and postnatal care, and newborn benefits.

Ideal For: *Expectant mothers or couples planning pregnancy who want financial protection for maternity-related expenses.*

3. Eligibility Criteria

- **Entry Age (Adult Female):** 18 Years to 45 Years
- **Renewal:** Lifetime

4. Sum Insured Eligibility

- **Basic Plan:** Rs 50,000 to 1 Lakh
- **Comprehensive Plan:** Rs 1 Lakh to 3 Lakhs

5. Scope of Coverage

- **Hospitalization:** Room rent, ICU, doctor/surgeon fees
- **Normal Delivery:** Covered up to specified sum insured
- **Cesarean Delivery:** Covered up to specified sum insured
- **Newborn Baby Cover:** Medical treatment and vaccination within 90 days
- **Pre/Post-Natal Care:** Diagnostics and doctor visits

7. Major Exclusions

- x Pre-existing conditions: 36 months waiting
- x Maternity complications existing prior to policy inception
- x Elective cosmetic treatments

8. Claims & Administration

Claims Procedure:

- Cashless: Pre-authorization through TPA before admission
- Reimbursement: Submit medical bills, prescriptions, discharge summary

Policy Terms:

- Waiting Period: 9 months for maternity coverage
- Free Look: 15 days
- Grace Period: 30 days for renewal