Policy Name: HealthCare Plus Plan

Sum Insured: Rs.5,00,000

Key Coverage:

- Inpatient hospitalization up to the sum insured

- Pre and post-hospitalization expenses: 30 and 60 days respectively

- Ambulance charges up to Rs.2,000 per hospitalization

- Day care treatments covered

- Domiciliary hospitalization up to 10% of sum insured

Exclusions:

- Pre-existing diseases covered after 3 years waiting period

- No coverage for cosmetic or dental treatments unless due to accident

- Maternity and newborn coverage starts only after 2 policy years

Other Details:

- Room rent limit: Single private AC room

- Co-payment: 10% for all claims if insured is over 60

- Free annual health check-up after 1 claim-free year