**General Insurance Policy Document**

This document outlines the terms, conditions, and coverage details of a general insurance policy offered by InsureCo Ltd. It is designed to provide comprehensive information for policyholders, their families, and sponsors.

**Policy Information**

* **Policy Number**: [Unique Policy Number, e.g., INS-GEN-2025-XXXX]
* **Policyholder Name**: [Policyholder Name]
* **Policyholder Email**: [Policyholder Email]
* **Policyholder Mobile Number**: [Policyholder Mobile Number]
* **Policy Type**: Comprehensive Family Health, Accident, and Life Insurance
* **Effective Date**: [Start Date, e.g., January 1, 2025]
* **Expiration Date**: [End Date, e.g., December 31, 2025]
* **Renewal Date**: [Renewal Date, e.g., January 1, 2026] (automatic renewal unless terminated)
* **Lock-in Period**: 6 months (no cancellation permitted during first 6 months, except in cases of extreme hardship, subject to InsureCo’s approval)
* **Insurer**: InsureCo Ltd.
* **Premium Amount**: $2,500/year (payable annually or $208.33/month)
* **Policy Status**: Active
* **Sponsor Information**:
  + **Eligible Sponsors**: Immediate family members, including mother, father, spouse, brother, sister, or in-laws (e.g., mother-in-law, father-in-law) if no living parent is available.
  + **Sponsor Limit**: Maximum of one sponsor per policy, who may contribute to the premium and be covered as a dependent if eligible.
  + **Sponsor Contribution**: Up to 50% of premium ($1,250/year), subject to agreement with policyholder.
  + **Sponsor Contact**: [Sponsor Email], [Sponsor Mobile Number]
  + **Sponsor Benefits**:
    - Sponsors (e.g., mother, spouse, brother, or in-law) can be listed as covered dependents, receiving the same benefits as family members (accidental, dental, medical, and OPD coverage, but not life insurance).
    - Sponsors contributing to the premium receive priority claim processing and access to the company portal for policy updates.
    - If the policyholder has no living parents, a parent-in-law or another eligible family member (e.g., brother) may act as sponsor, provided they meet dependency or contribution criteria (e.g., financial support documentation).

**Family Information**

* **Covered Family Members**:
  + **Spouse**: [Spouse Name], Age: [Spouse Age], Relationship: Spouse
    - Email: [Spouse Email]
    - Mobile: [Spouse Mobile Number]
  + **Child 1**: [Child 1 Name], Age: [Child 1 Age], Relationship: Child
    - No separate contact details (managed via policyholder)
  + **Child 2**: [Child 2 Name], Age: [Child 2 Age], Relationship: Child
    - No separate contact details (managed via policyholder)
  + **Dependent Family Member or Sponsor**: [Dependent/Sponsor Name], Age: [Dependent/Sponsor Age], Relationship: [e.g., Mother, Brother, Mother-in-law]
    - Email: [Dependent/Sponsor Email]
    - Mobile: [Dependent/Sponsor Mobile Number]
* **Conditions**:
  + Family members and sponsors must be listed at policy inception or during open enrollment.
  + Verification of relationship or dependency required (e.g., marriage certificate, birth certificate, or proof of financial dependency for in-laws or siblings).
  + Covered family members and sponsors are eligible for health, accident, dental, and OPD benefits; life insurance applies only to the policyholder.

**Network Hospitals for Cashless Treatment**

Cashless treatment is available at network hospitals partnered with InsureCo Ltd., where the insurer directly settles medical bills, subject to policy terms. Policyholders must present their health insurance card or policy number and a valid government-issued ID (e.g., Aadhar card, passport) at the hospital’s insurance desk. For planned treatments, pre-authorization is required; in emergencies, notify the insurer within 24 hours. Below is a sample list of network hospitals in major Indian cities. For the complete and updated list, visit <https://insureco.com/network-hospitals> or contact the helpline (1-800-INS-HELP). Note: Hospital networks may vary; always verify with InsureCo before seeking treatment.

* **Mumbai**:
  + Apollo Hospitals, Navi Mumbai
  + Fortis Hospital, Mulund
  + Lilavati Hospital and Research Centre, Bandra
* **Delhi**:
  + Max Super Speciality Hospital, Saket
  + Fortis Escorts Heart Institute, Okhla
  + Apollo Hospitals, Sarita Vihar
* **Bengaluru**:
  + Manipal Hospital, Old Airport Road
  + Columbia Asia Referral Hospital, Yeshwanthpur
  + Narayana Multispeciality Hospital, HSR Layout
* **Chennai**:
  + Apollo Hospitals, Greams Road
  + Fortis Malar Hospital, Adyar
  + MIOT International, Manapakkam
* **Hyderabad**:
  + Apollo Hospitals, Jubilee Hills
  + Yashoda Hospitals, Secunderabad
  + Continental Hospitals, Gachibowli
* **Kolkata**:
  + Apollo Gleneagles Hospitals, Salt Lake
  + Fortis Hospital, Anandapur
  + AMRI Hospitals, Dhakuria

**Notes**:

* Cashless treatment is available only at network hospitals unless the “Cashless Everywhere” feature is included (check policy terms).
* If treatment is sought at a non-network hospital, policyholders may pay upfront and file for reimbursement, subject to policy conditions.
* Contact the hospital’s insurance desk or InsureCo’s customer service to confirm cashless eligibility before admission.

**Coverage Details**

**1. Accidental Injury Coverage**

* **Limit**: Up to $15,000 per incident for medical expenses, hospitalization, and rehabilitation due to accidents (per covered individual, including sponsors).
* **Covered Events**:
  + Bodily injury from vehicular accidents, falls, workplace incidents, or other unforeseen accidents.
  + Emergency medical treatment, surgical procedures, and follow-up care.
* **Conditions**:
  + Claims must be filed within 30 days of the incident.
  + Pre-existing injuries are not covered.
  + Coverage extends to all listed family members and eligible sponsors.
  + **Additional Conditions**:
    - A detailed incident report (e.g., police report for vehicular accidents or medical certificate) must be submitted with claims.
    - Accidents occurring under the influence of alcohol or drugs are excluded.
    - Treatment must commence within 72 hours of the incident for emergency coverage.
    - Follow-up care is limited to 90 days post-incident unless extended by InsureCo’s medical review.
    - Non-emergency accident-related treatments require pre-authorization from InsureCo.

**2. Dental Health Coverage**

* **Limit**: 80% reimbursement for dental procedures, up to $2,500 annually per covered individual, including sponsors.
* **Covered Services**:
  + Routine cleanings (twice per year).
  + Fillings, extractions, root canals, and crowns.
  + Orthodontic treatments (50% reimbursement, subject to pre-approval).
* **Conditions**:
  + Dental procedures must be performed by a licensed dentist.
  + Family members and sponsors are eligible.
* **Limitations**:
  + A 6-month waiting period applies for non-emergency dental procedures (e.g., orthodontics, crowns) from the policy effective date.
  + Annual cap of $2,500 per person cannot be carried over to theI understand you want to enhance the general insurance policy document by adding:
* **OPD (Outpatient Department) Claim Limit Amount**: Details on coverage for outpatient treatments, including a specific limit.
* **Life Insurance Coverage**: Information on life insurance benefits included in the policy.
* **Claim Process in Case of Policyholder’s Death**: Details on how much and how a claim can be made if the policyholder dies.

The document will retain its generic template structure, including placeholders for policyholder and sponsor details, the list of network hospitals for cashless treatment, sponsor eligibility (e.g., mother, father, spouse, brother, sister, or in-laws), lock-in period, recommendation program, and the previously added dental insurance limitations and accident coverage conditions. It will be formatted as a markdown artifact for PDF conversion using LaTeX, as per the guidelines. The additions will be integrated into the coverage section and other relevant parts to maintain clarity and comprehensiveness.

**General Insurance Policy Document**

This document outlines the terms, conditions, and coverage details of a general insurance policy offered by InsureCo Ltd. It is designed to provide comprehensive information for policyholders, their families, and sponsors.

**Policy Information**

* **Policy Number**: [Unique Policy Number, e.g., INS-GEN-2025-XXXX]
* **Policyholder Name**: [Policyholder Name]
* **Policyholder Email**: [Policyholder Email]
* **Policyholder Mobile Number**: [Policyholder Mobile Number]
* **Policy Type**: Comprehensive Family Health, Accident, and Life Insurance
* **Effective Date**: [Start Date, e.g., January 1, 2025]
* **Expiration Date**: [End Date, e.g., December 31, 2025]
* **Renewal Date**: [Renewal Date, e.g., January 1, 2026] (automatic renewal unless terminated)
* **Lock-in Period**: 6 months (no cancellation permitted during first 6 months, except in cases of extreme hardship, subject to InsureCo’s approval)
* **Insurer**: InsureCo Ltd.
* **Premium Amount**: $2,500/year (payable annually or $208.33/month)
* **Policy Status**: Active
* **Sponsor Information**:
  + **Eligible Sponsors**: Immediate family members, including mother, father, spouse, brother, sister, or in-laws (e.g., mother-in-law, father-in-law) if no living parent is available.
  + **Sponsor Limit**: Maximum of one sponsor per policy, who may contribute to the premium and be covered as a dependent if eligible.
  + **Sponsor Contribution**: Up to 50% of premium ($1,250/year), subject to agreement with policyholder.
  + **Sponsor Contact**: [Sponsor Email], [Sponsor Mobile Number]
  + **Sponsor Benefits**:
    - Sponsors (e.g., mother, spouse, brother, or in-law) can be listed as covered dependents, receiving the same benefits as family members (accidental, dental, medical, and OPD coverage, but not life insurance).
    - Sponsors contributing to the premium receive priority claim processing and access to the company portal for policy updates.
    - If the policyholder has no living parents, a parent-in-law or another eligible family member (e.g., brother) may act as sponsor, provided they meet dependency or contribution criteria (e.g., financial support documentation).

**Family Information**

* **Covered Family Members**:
  + **Spouse**: [Spouse Name], Age: [Spouse Age], Relationship: Spouse
    - Email: [Spouse Email]
    - Mobile: [Spouse Mobile Number]
  + **Child 1**: [Child 1 Name], Age: [Child 1 Age], Relationship: Child
    - No separate contact details (managed via policyholder)
  + **Child 2**: [Child 2 Name], Age: [Child 2 Age], Relationship: Child
    - No separate contact details (managed via policyholder)
  + **Dependent Family Member or Sponsor**: [Dependent/Sponsor Name], Age: [Dependent/Sponsor Age], Relationship: [e.g., Mother, Brother, Mother-in-law]
    - Email: [Dependent/Sponsor Email]
    - Mobile: [Dependent/Sponsor Mobile Number]
* **Conditions**:
  + Family members and sponsors must be listed at policy inception or during open enrollment.
  + Verification of relationship or dependency required (e.g., marriage certificate, birth certificate, or proof of financial dependency for in-laws or siblings).
  + Covered family members and sponsors are eligible for health, accident, dental, and OPD benefits; life insurance applies only to the policyholder.

**Network Hospitals for Cashless Treatment**

Cashless treatment is available at network hospitals partnered with InsureCo Ltd., where the insurer directly settles medical bills, subject to policy terms. Policyholders must present their health insurance card or policy number and a valid government-issued ID (e.g., Aadhar card, passport) at the hospital’s insurance desk. For planned treatments, pre-authorization is required; in emergencies, notify the insurer within 24 hours. Below is a sample list of network hospitals in major Indian cities. For the complete and updated list, visit <https://insureco.com/network-hospitals> or contact the helpline (1-800-INS-HELP). Note: Hospital networks may vary; always verify with InsureCo before seeking treatment.

* **Mumbai**:
  + Apollo Hospitals, Navi Mumbai
  + Fortis Hospital, Mulund
  + Lilavati Hospital and Research Centre, Bandra
* **Delhi**:
  + Max Super Speciality Hospital, Saket
  + Fortis Escorts Heart Institute, Okhla
  + Apollo Hospitals, Sarita Vihar
* **Bengaluru**:
  + Manipal Hospital, Old Airport Road
  + Columbia Asia Referral Hospital, Yeshwanthpur
  + Narayana Multispeciality Hospital, HSR Layout
* **Chennai**:
  + Apollo Hospitals, Greams Road
  + Fortis Malar Hospital, Adyar
  + MIOT International, Manapakkam
* **Hyderabad**:
  + Apollo Hospitals, Jubilee Hills
  + Yashoda Hospitals, Secunderabad
  + Continental Hospitals, Gachibowli
* **Kolkata**:
  + Apollo Gleneagles Hospitals, Salt Lake
  + Fortis Hospital, Anandapur
  + AMRI Hospitals, Dhakuria

**Notes**:

* Cashless treatment is available only at network hospitals unless the “Cashless Everywhere” feature is included (check policy terms).
* If treatment is sought at a non-network hospital, policyholders may pay upfront and file for reimbursement, subject to policy conditions.
* Contact the hospital’s insurance desk or InsureCo’s customer service to confirm cashless eligibility before admission.

**Coverage Details**

**1. Accidental Injury Coverage**

* **Limit**: Up to $15,000 per incident for medical expenses, hospitalization, and rehabilitation due to accidents (per covered individual, including sponsors).
* **Covered Events**:
  + Bodily injury from vehicular accidents, falls, workplace incidents, or other unforeseen accidents.
  + Emergency medical treatment, surgical procedures, and follow-up care.
* **Conditions**:
  + Claims must be filed within 30 days of the incident.
  + Pre-existing injuries are not covered.
  + Coverage extends to all listed family members and eligible sponsors.
  + **Additional Conditions**:
    - A detailed incident report (e.g., police report for vehicular accidents or medical certificate) must be submitted with claims.
    - Accidents occurring under the influence of alcohol or drugs are excluded.
    - Treatment must commence within 72 hours of the incident for emergency coverage.
    - Follow-up care is limited to 90 days post-incident unless extended by InsureCo’s medical review.
    - Non-emergency accident-related treatments require pre-authorization from InsureCo.

**2. Dental Health Coverage**

* **Limit**: 80% reimbursement for dental procedures, up to $2,500 annually per covered individual, including sponsors.
* **Covered Services**:
  + Routine cleanings (twice per year).
  + Fillings, extractions, root canals, and crowns.
  + Orthodontic treatments (50% reimbursement, subject to pre-approval).
* **Conditions**:
  + Dental procedures must be performed by a licensed dentist.
  + Family members and sponsors are eligible.
* **Limitations**:
  + A 6-month waiting period applies for non-emergency dental procedures (e.g., orthodontics, crowns) from the policy effective date.
  + Annual cap of $2,500 per person cannot be carried over to the next year.
  + Orthodontic treatments are limited to individuals under 21, except for medically necessary cases (subject to InsureCo’s approval).
  + Only one major procedure (e.g., root canal, crown) per person per year is covered at 80%; additional procedures are reimbursed at 50%.
  + Cosmetic dentistry (e.g., whitening, veneers, implants for aesthetic purposes) is excluded.
  + Dental treatments at non-network providers require pre-authorization for reimbursement.

**3. General Medical Coverage**

* **Limit**: Up to $30,000 for non-accident-related medical expenses per covered individual, including sponsors.
* **Covered Services**:
  + Hospital stays, diagnostic tests, and prescription medications.
  + Outpatient consultations with specialists and preventive care.
  + Home healthcare for dependent family members or sponsors (up to $5,000 annually).
* **Conditions**:
  + Pre-authorization required for non-emergency hospital stays.
  + Annual deductible of $600 per family applies.
  + Coverage extends to all listed family members and sponsors.

**4. Outpatient Department (OPD) Coverage**

* **Limit**: Up to $1,000 annually per covered individual, including sponsors, for outpatient consultations and diagnostics.
* **Covered Services**:
  + Doctor consultations (general practitioners and specialists).
  + Diagnostic tests (e.g., blood tests, X-rays, ultrasounds) prescribed during outpatient visits.
  + Prescription medications (up to 80% reimbursement, subject to policy terms).
* **Conditions**:
  + OPD claims require submission of receipts and prescriptions within 30 days.
  + Pre-authorization is required for high-cost diagnostics (e.g., MRI, CT scans).
  + Coverage extends to all listed family members and sponsors.
* **Limitations**:
  + Annual cap of $1,000 per person cannot be carried over to the next year.
  + A 3-month waiting period applies for non-emergency OPD services from the policy effective date.
  + OPD coverage excludes alternative therapies (e.g., Ayurveda, homeopathy) unless prescribed by a licensed medical practitioner.
  + Non-network providers require pre-authorization for reimbursement.

**5. Life Insurance Coverage**

* **Limit**: $50,000 lump-sum payout to the nominee(s) in case of the policyholder’s death due to any cause (natural, accidental, or illness) during the policy term.
* **Covered Events**:
  + Death of the policyholder from any cause, except those listed in the exclusions.
* **Conditions**:
  + Life insurance benefit applies only to the policyholder, not to family members or sponsors.
  + Nominee(s) must be designated at policy inception (e.g., spouse, children, or other dependents).
  + A 12-month waiting period applies for death due to pre-existing conditions or natural causes; no waiting period for accidental death.
  + Premium payments must be up-to-date at the time of death for the claim to be valid.
* **Claim Process in Case of Policyholder’s Death**:
  + **Claim Amount**: $50,000 lump-sum payment to the designated nominee(s).
  + **Process**:
    - Nominee(s) must notify InsureCo within 60 days of the policyholder’s death via the company portal (<https://insureco.com/claims>), helpline (1-800-INS-HELP), or by mail to InsureCo Claims Dept., 123 Main St., Springfield, IL 62701.
    - Required documents: Death certificate, policy number, nominee’s identity proof (e.g., Aadhar card, passport), relationship proof (e.g., marriage or birth certificate), and nominee’s registered email or mobile number for verification.
    - For accidental death, additional documents (e.g., police report, postmortem report) may be required.
    - Claims are processed within 30 business days after submission of complete documentation.
    - Payout is made via bank transfer to the nominee’s registered account or by cheque mailed to the nominee’s address.
  + **Conditions**:
    - Claims are subject to verification of the cause of death and policy status.
    - Fraudulent claims or non-disclosure of pre-existing conditions may result in claim denial.
    - If multiple nominees are designated, the payout is divided equally unless otherwise specified at policy inception.

**Terms and Conditions**

1. **Eligibility**:
   * Policyholder, spouse, children under 18, and one dependent family member or sponsor (e.g., mother, brother, or parent-in-law) are covered for health, accident, dental, and OPD benefits; life insurance applies only to the policyholder.
   * Policyholder must be a resident of the United States or India and aged 18–65 at the time of policy issuance.
   * Sponsors or dependents must provide proof of relationship or dependency (e.g., financial reliance for in-laws or siblings).
2. **Premium Payments**:
   * Payments must be made on time to avoid policy lapse.
   * A 15-day grace period is provided for late payments.
   * Sponsor may cover up to 50% of the premium; policyholder is responsible for the remaining $1,250/year.
3. **Lock-in Period**:
   * No cancellation or modification permitted during the 6-month lock-in period, except in cases of extreme hardship (e.g., job loss, relocation, or sponsor withdrawal).
   * Post lock-in, cancellation requires 30 days’ written notice to InsureCo and the sponsor.
4. **Claims Process**:
   * For cashless claims, visit a network hospital, present the health insurance card or policy number, and complete the pre-authorization form.
   * For reimbursement claims (including OPD), submit medical bills, incident reports, prescriptions, proof of identity, and policyholder’s or sponsor’s registered email/mobile to InsureCo Claims Dept., 123 Main St., Springfield, IL 62701.
   * For life insurance claims, follow the process outlined in the Life Insurance Coverage section.
   * Claims are processed within 20 business days for health/accident/OPD claims and 30 business days for life insurance claims.
5. **Policy Management via Contact Details**:
   * Policy number is linked to the policyholder’s, spouse’s, and sponsor’s registered email and mobile numbers for authentication and communication.
6. **Policy Termination**:
   * Policy may be terminated by the insurer for non-payment, fraudulent claims, or sponsor withdrawal.
   * Policyholder may cancel post lock-in period with 30 days’ written notice; pro-rated refund applies, adjusted for sponsor contribution.
   * Sponsor must be notified of termination requests.
7. **Data Procurement**:
   * Medical data is collected via secure API integration with healthcare providers, manual claim submissions, and third-party health platforms.
   * Policyholder, family members, and sponsor consent to data sharing for claims processing and fraud prevention, using registered email and mobile numbers.
8. **Renewal**:
   * Policy renews automatically on the specified renewal date, subject to updated premium rates and terms.
   * Renewal notices will be sent to policyholder’s, spouse’s, and sponsor’s registered email and mobile numbers 60 days prior.
   * Sponsor must confirm continued contribution for renewal.

**Exclusions**

* Pre-existing medical conditions diagnosed before the policy effective date (except for life insurance claims due to accidental death).
* Injuries or death resulting from illegal activities, extreme sports (e.g., skydiving), self-inflicted harm, or accidents/death under the influence of alcohol/drugs.
* Cosmetic procedures, unless medically necessary.
* Experimental treatments or unapproved medications.
* Non-essential medical services not listed in the coverage sections.
* Dental treatments not adhering to the specified limitations.
* OPD services not adhering to the specified limitations.
* Life insurance claims for death due to pre-existing conditions within the 12-month waiting period.

**Recommendation Program**

* **How to Recommend**:
  + Policyholders can recommend this insurance policy to friends, family, or colleagues via the company portal (<https://insureco.com/recommend>).
  + Submit the referee’s name, email, and mobile number using the policyholder’s registered email or mobile number.
  + Alternatively, contact the helpline (1-800-INS-HELP) and provide the policy number and referee details.
* **Benefits**:
  + Policyholder receives a $100 premium discount for each successful referral (up to 3 referrals per year).
  + Referees receive a 10% discount on their first-year premium upon enrollment.
* **Conditions**:
  + Referees must enroll within 60 days of recommendation.
  + Discounts are applied to the policyholder’s next premium payment, post lock-in period.
  + Sponsor must approve referral discounts if contributing to the premium.

**Support and Resources**

* **Help File Access**:
  + Downloadable PDF guide available at <https://insureco.com/help>.
  + 24/7 helpline: 1-800-INS-HELP (467-4357); provide policy number and registered mobile number/email for assistance.
  + Email support: [support@insureco.com](mailto:support@insureco.com) (use registered email for policy-related queries).
* **Company Portal**:
  + Manage your policy, file claims, and view coverage details at <https://insureco.com/portal>.
  + Login using policy number and registered email or mobile number.
* **Claims Assistance**:
  + Online chatbot available on the company portal.
  + In-person support at InsureCo offices (by appointment; verify identity with email/mobile).
* **Sponsor Support**:
  + Contact the sponsor via their registered email or mobile number for sponsor-related inquiries, such as contribution adjustments or policy updates.

**Additional Information**

* **Sponsor Eligibility and Benefits**:
  + Eligible sponsors include immediate family members (mother, father, spouse, brother, sister) or in-laws (e.g., mother-in-law, father-in-law) if no living parent is available.
  + Limit of one sponsor per policy, who may contribute up to 50% of the premium and be covered as a dependent.
  + Sponsors receive full coverage benefits (accidental, dental, medical, and OPD) if listed as dependents, subject to the same limitations and conditions.
  + If the policyholder has no living parents, a parent-in-law or sibling can be designated as the sponsor, provided they meet dependency or contribution criteria (e.g., financial support documentation).
  + Sponsors have access to the company portal for policy updates and claim tracking using their registered email and mobile number.
* **Dental Health Program**:
  + Enroll in the Dental Wellness Program for discounted rates on preventive care.
  + Contact [dentalcare@insureco.com](mailto:dentalcare@insureco.com) using registered email for details.
* **Accident Reporting**:
  + Report accidents within 24 hours via the portal or helpline, using policy number and registered contact details.
* **Policy Updates**:
  + InsureCo reserves the right to update terms with 30 days’ notice, sent to policyholder’s, spouse’s, and sponsor’s registered email or mobile number.
* **Sponsor Responsibilities**:
  + The sponsor will notify the policyholder of any changes to sponsorship status that may affect coverage.
  + Sponsor must confirm continued contribution annually before renewal.
* **Governing Law**:
  + This policy is governed by the laws of the State of Illinois or the applicable laws of India for Indian residents.

**Contact Information**

* **InsureCo Ltd.**
* **Address**: 123 Main St., Springfield, IL 62701 (for U.S. residents) or 456 Health Plaza, Mumbai, Maharashtra, India (for Indian residents)
* **Phone**: 1-800-INS-CO (467-26) (U.S.) or +91-22-1234-5678 (India)
* **Website**: [https://insureco.com](https://insureco.com/)
* **Email**: [info@insureco.com](mailto:info@insureco.com)

**Declaration**: By enrolling in this policy, the policyholder, covered family members, and sponsor acknowledge and agree to abide by the terms and conditions outlined above. All communications and policy management will be facilitated using the registered email addresses and mobile numbers provided at enrollment.