Policy Number: HXL123456789

Policyholder Name: Ramesh Kumar

Policy Start Date: 01-April-2023

Policy End Date: 31-March-2026

Insurer: HealthSecure Insurance Pvt. Ltd.

1. Coverage:

- Hospitalization expenses up to ₹5 lakhs per year

- Day-care procedures and ambulance charges (up to ₹2000 per instance)

2. Pre-existing Diseases:

- Covered after a waiting period of 24 months from the start date.

3. Exclusions:

- Cosmetic surgery, self-inflicted injuries, and experimental treatments

4. Network Hospitals:

- Over 7000+ partner hospitals nationwide

5. Claim Process:

- Submit discharge summary, medical bills, and prescriptions within 30 days.

6. Maternity Leave:

- Female employees are entitled to 26 weeks of paid maternity leave under the Maternity Benefit Act.

- Leave can be availed up to 8 weeks before the expected delivery date.

- In case of miscarriage or medical termination of pregnancy, 6 weeks of paid leave is provided.