

MEDICAL INSURANCE POLICY SCHEDULE

Swasthya Suraksha Health Insurance Co. Ltd.

Swasthya Secure Premium Plan

Policy No.: SSG-PREM-2025-0098765 UIN: IRDAI/HLT/SSG/P-H/V.I/2025-26

Proposer & Insured Details

Name: Rahul Sharma DOB: 1993-08-17

Contact: +91-98XXXXXX12 Email: rahul.sharma@example.com

Address: B-12, Green Valley Apartments, Bandra (W), Mumbai, Maharashtra 400050

Policy Period & Plan

Policy Period: 01 Aug 2025 to 31 Jul 2026 (Term: 1 Year)

Sum Insured: ₹15,00,000

Annual Premium (incl. taxes where applicable): ₹16,500

Sum Insured Restoration: Yes

No-Claim Bonus: 15% No-Claim Bonus (max 100%)

Inclusions (Covered Benefits)

- In-patient hospitalization (medical & surgical) subject to Sum Insured
- Room rent up to ₹7,000 per day; ICU: ₹12,000 per day
- Pre-hospitalization up to 60 days & Post-hospitalization up to 90 days
- Daycare procedures (up to 200 listed procedures)
- Emergency ambulance cover: ₹3,000 per event
- Annual preventive health check-up + wellness programs
- Critical illness cover: ₹3,00,000 (within Sum Insured)

Exclusions (Key)

- Cosmetic or elective treatments unless accident-related
- Pre-existing diseases during the waiting period
- Maternity and related expenses during the waiting period
- Infertility treatments
- Alternative therapies unless approved (e.g., Ayurveda, Homeopathy)

Waiting Periods

- Pre-existing diseases: 24 months
- Maternity: 24 months

- Specific ailments (e.g., hernia, cataract, knee replacement): 12 months

Claims – Cashless & Reimbursement

Third Party Administrator (TPA): Family Health TPA Pvt. Ltd.

Network Hospitals (sample):

- Lilavati Hospital, Bandra, Mumbai
- Hinduja Hospital, Mahim, Mumbai
- Hiranandani Hospital, Powai, Mumbai

Cashless (at Network Hospitals):

- 1) Present e-card/Policy No. and Govt. ID at hospital desk
- 2) Hospital sends pre-authorization to TPA/Insurer
- 3) Receive approval, co-pay & non-payables to be paid by insured
- 4) On discharge, sign final bill; insurer settles directly with hospital

Reimbursement (Non-network or if cashless not used):

- Notify insurer within 24 hours of admission (emergency) / 48 hours prior (planned)
- Submit claim form, discharge summary, prescriptions, itemized bills, diagnostic reports, KYC, bank details
- Timeline: 30 days from receipt of all documents (as per policy/IRDAI norms)

Co-payments & Sub-limits

- 15% co-pay applicable for all claims above ₹7,50,000
- ICU sub-limit: ₹12,000 per day per day
- Room rent differential & non-payables (consumables) to be borne by insured

Portability & Free-look

- Portability permitted as per IRDAI guidelines; apply at least 45 days before renewal
- Free-look period: 15 days from policy document receipt for first-time purchase

Grievance Redressal

Toll-free: 1800-654-321 | Email: support@swasthyainsure.co.in

Address: Grievance Cell, Swasthya Suraksha Health Insurance Co. Ltd., Nariman Point, Mumbai – 400021

If unresolved, escalate to IRDAI Grievance: toll-free 155255 / 1800 4254 732

Declarations

I/We declare that the statements in the proposal form are true and complete to the best of my/our knowledge and belief. I/We agree that this policy is subject to the terms, conditions, exclusions and

definitions contained herein and in the policy wordings.

Signatures

Place: Mumbai Date: 22 Aug 2025

Proposer: _____ Authorized Signatory (Insurer):
