

## COMPREHENSIVE HEALTH INSURANCE POLICY

**Policy Number:** HI-2024-001234

**Insurance Provider:** HealthCare Insurance Ltd.

**Issue Date:** January 1, 2024

**Policy Term:** Annual (Renewable)

### SECTION 1: DEFINITIONS

**Insured Person:** The individual(s) named in the policy schedule whose medical expenses are covered under this policy.

**Pre-existing Condition:** Any condition, ailment, injury, or disease that existed during the 48 months prior to the first policy issuance date.

**Hospitalization:** Admission to a hospital as an inpatient for a minimum continuous period of 24 hours for medical treatment.

**Network Hospital:** Hospitals that have a cashless arrangement with the insurer.

**Room Rent:** The amount charged by the hospital for room accommodation per day.

### SECTION 2: ELIGIBILITY CRITERIA

#### 2.1 Age Limits

- Minimum Entry Age:** 18 years (as of policy commencement date)
- Maximum Entry Age:** 65 years (as of policy commencement date)
- Dependent Children:** 91 days to 25 years
- Renewal:** Lifelong renewal available after initial enrollment

#### 2.2 Sum Insured Options

Available coverage amounts: ₹3,00,000 | ₹5,00,000 | ₹10,00,000 | ₹25,00,000 | ₹50,00,000

### SECTION 3: WAITING PERIODS

#### 3.1 Initial Waiting Period

**30 days** from policy commencement date for all illnesses and diseases except accidental injuries.

**Exception:** Accidental injuries are covered from Day 1.

#### 3.2 Pre-existing Disease Waiting Period

Pre-existing conditions are covered after **48 months** of continuous coverage.

#### 3.3 Specific Disease/Procedure Waiting Period

The following conditions are covered after **24 months** of continuous coverage:

- Joint replacement surgery (knee, hip, shoulder)
- Cataract surgery
- Benign prostatic hypertrophy
- Hernia (all types)
- Hysterectomy
- Stones in kidney, bladder, urinary tract
- Sinusitis and related disorders
- Piles, fissure, and fistula
- Hydrocele
- Congenital internal diseases
- Non-infective arthritis
- Gastric and duodenal ulcers

### **3.4 Maternity Waiting Period**

Maternity benefits (normal/caesarean delivery) are covered after **36 months** of continuous coverage.

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## **SECTION 4: COVERAGE & BENEFITS**

### **4.1 In-Patient Hospitalization**

Covers expenses for:

- Room, boarding, and nursing charges (up to 1% of sum insured per day)
- Surgeon, anesthetist, medical practitioner fees
- Intensive Care Unit (ICU) charges
- Surgical procedures and operations
- Medicines, drugs, diagnostic tests
- Blood, oxygen, operation theatre charges
- Medical implants (as per policy terms)

### **4.2 Pre-Hospitalization Expenses**

Covered for **60 days** prior to hospitalization for the same condition.

### **4.3 Post-Hospitalization Expenses**

Covered for **90 days** after discharge for the same condition.

### **4.4 Day Care Procedures**

Covers 150+ day care procedures that don't require 24-hour hospitalization, including:

- Chemotherapy
- Dialysis
- Radiotherapy
- Lithotripsy
- Tonsillectomy
- And other approved procedures

#### **4.5 Ambulance Charges**

Up to ₹2,000 per hospitalization.

#### **4.6 Organ Donor Expenses**

Expenses related to organ donor covered up to sum insured.

#### **4.7 Annual Health Check-up**

Free annual health check-up for each policy year completed without claims.

- Sum Insured  $\geq$  ₹5,00,000: Up to ₹1,000
- Sum Insured  $\geq$  ₹10,00,000: Up to ₹2,000

#### **4.8 Restoration of Sum Insured**

If sum insured is exhausted, it will be restored 100% once during the policy year for unrelated illnesses.

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### **SECTION 5: EXCLUSIONS**

#### **5.1 Permanent Exclusions (Never Covered)**

##### **5.1.1 Cosmetic and Aesthetic Procedures**

- Cosmetic surgery, plastic surgery (except for medically necessary reconstructive surgery following accident or cancer)
- Aesthetic treatments
- Hair transplant, wigs, hairpieces
- Obesity treatment, weight reduction programs
- Laser treatment for refractive errors

##### **5.1.2 Dental Treatment**

- Dental procedures unless necessitated by accidental injury to natural teeth
- Dental implants, dentures, dental prosthesis

##### **5.1.3 Specific Conditions**

- Congenital external diseases

- Infertility and assisted reproduction (IVF, GIFT, etc.)
- Contraception, sterilization, vasectomy
- Venereal diseases, sexually transmitted diseases
- HIV/AIDS related conditions
- Self-inflicted injuries, suicide attempts
- War, invasion, foreign enemy acts
- Nuclear contamination
- Use of intoxicating substances
- Injuries while participating in hazardous sports (mountaineering, racing, etc.)

#### **5.1.4 Alternative Medicine**

- Treatment taken from practitioners of alternative medicine (Ayurveda, Homeopathy, Unani, Siddha) unless hospitalized
- Naturopathy, acupuncture, magnetic therapy

#### **5.2 General Exclusions**

- Treatment taken outside India
- Non-allopathic treatment (unless hospitalized for minimum 24 hours)
- Expenses not related to medical treatment
- Rest cure, rehabilitation, respite care
- Spectacles, contact lenses, hearing aids
- Vitamin and mineral supplements (unless part of treatment)
- Charges for email, phone, television, internet
- Pharmacy bills not connected with hospitalization

#### **5.3 Sub-limits and Co-payment**

- **Room Rent Limit:** 1% of sum insured per day (or actual, whichever is lower)
- **ICU Charges:** 2% of sum insured per day
- **Senior Citizens (60+ years):** 20% co-payment on all claims

### **SECTION 6: CLAIM PROCEDURES**

#### **6.1 Cashless Claims**

1. Obtain pre-authorization from network hospital
2. Submit health card and photo ID

3. Hospital sends treatment details to insurer
4. Approval within 2-6 hours for planned procedures
5. Settle only co-payment and non-covered items

## **6.2 Reimbursement Claims**

Submit within **30 days** of discharge:

- Completed claim form
- Original hospital bills and receipts
- Discharge summary and case papers
- Investigation reports
- Doctor's prescriptions
- Payment receipts
- Any other documents as requested

## **6.3 Claim Settlement Timeline**

- **Cashless:** Approved within 6 hours for emergencies
  - **Reimbursement:** Processed within 30 days of receiving complete documents
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# **SECTION 7: POLICY CONDITIONS**

## **7.1 Premium Payment**

- Annual premium must be paid before policy inception/renewal date
- Grace period of 15 days for renewal
- Policy lapses if premium not paid within grace period

## **7.2 Renewal**

- Policy renewable for lifetime
- Continuous renewal without break maintains waiting period benefits
- Premium may increase with age band changes

## **7.3 Disclosure Requirements**

- Insured must disclose all pre-existing conditions, past medical history
- Material misrepresentation may lead to claim rejection or policy cancellation

## **7.4 Free Look Period**

30 days from policy receipt to review and return for full refund if dissatisfied.

## **7.5 Portability**

Policy can be ported to another insurer with credit for waiting periods served.

## 7.6 Geographical Coverage

Coverage valid only for treatment taken within India.

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## SECTION 8: SPECIAL CONDITIONS

### 8.1 Medical Examination

May be required based on:

- Age of insured person
- Sum insured selected
- Medical history

### 8.2 Modification of Terms

Insurer reserves right to modify terms and conditions with 30 days notice.

### 8.3 Cancellation

- By Insured: Anytime with written notice (premium refund on pro-rata basis)
- By Insurer: For non-payment of premium, fraud, material misrepresentation

### 8.4 Grievance Redressal

Contact Customer Care: 1800-XXX-XXXX | [grievances@healthcareinsurance.com](mailto:grievances@healthcareinsurance.com) Response within 15 days. May escalate to Insurance Ombudsman if unresolved.

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## SECTION 9: CONTACT INFORMATION

### Head Office:

HealthCare Insurance Ltd.  
Tower A, Insurance Plaza  
Mumbai - 400001  
India

**Customer Care:** 1800-123-4567

**Email:** [support@healthcareinsurance.com](mailto:support@healthcareinsurance.com)

**Website:** [www.healthcareinsurance.com](http://www.healthcareinsurance.com)

**Toll-Free Claims Helpline:** 1800-987-6543 (24x7)

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## SECTION 10: REGULATORY INFORMATION

**IRDAI Registration Number:** 123

**Policy Version:** v2024.1

**UIN:** HCIHLIP24001V012024

This policy is subject to the Insurance Regulatory and Development Authority of India (IRDAI) regulations and guidelines.

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**Note:** This is a standard policy document. Specific terms may vary based on individual policy selection. Please read all terms and conditions carefully before purchase.

**Issued Date:** January 1, 2024

**Authorized Signatory:** HealthCare Insurance Ltd.