

## **General Conditions Applicable to All Optional Benefits**

- **Availability:** Benefits/Optional Benefits are available only if mentioned in the Policy Schedule.
- **Liability:** The maximum liability during the Policy Year shall not exceed the Sum Insured as per the policy schedule.
  - **Floater Basis:** Liability for all Insured Persons shall not exceed the Sum Insured.
  - **Single Claim Limit:** Maximum Claim amount includes Sum Insured, Cumulative Bonus, and Inflation Shield (excludes Personal Accident Cover).
- **Co-payment:** If applicable, the Insured Person bears a portion of the Claim for specific benefits.
- **Illness/Injury and Hospitalization:**
  - **In-Patient Care:** Coverage for hospitalization if prescribed by a Medical Practitioner.
  - **Day Care Treatment:** Coverage for treatments not exceeding 24 hours.

## **Base Benefits**

- **Hospitalization Expenses:**
  - **Room Rent/Category:**
    - **Single Private AC Room:** If this category is mentioned, only this is covered.

- **1% of Sum Insured per day: Coverage limited to 1% of Sum Insured per day of hospitalization.**
- **Intensive Care Unit (ICU) Charges:**
  - **Up to 2% of Sum Insured per day: ICU charges covered up to 2% of Sum Insured per day.**
  - **No Limit: If specified, no separate restriction on ICU Charges.**

## **Pre-Hospitalization and Post-Hospitalization Medical Expenses**

- **Coverage:**
  - **Pre-Hospitalization: Medical Expenses 60 days before hospitalization.**
  - **Post-Hospitalization: Medical Expenses 90 days after discharge.**

## **Specific Benefits**

- **Ambulance Cover:**
  - **Coverage for necessary transportation by an Ambulance for medical emergencies.**
- **Organ Donor Cover:**
  - **Coverage for Medical Expenses incurred by the donor during organ transplant surgery.**
- **Advance Technology Methods:**
  - **Coverage for specific advanced medical procedures (e.g., Robotic surgeries, Deep Brain**

**Stimulation).**

- **Domiciliary Hospitalization:**
  - **Coverage for treatment at home when medically necessary, subject to exclusions.**

## **Optional Benefits**

- **Maternity & New Born Cover:**
  - **Coverage for maternity-related expenses and newborn care.**
- **AYUSH Treatments:**
  - **Coverage for treatment under Ayurveda, Unani, Siddha, and Homeopathy.**
- **Air Ambulance Cover:**
  - **Coverage for Air Ambulance services if required due to the severity of the condition.**

## **Additional Provisions**

- **Second Opinion:**
  - **Provision to seek a second medical opinion on diagnosis or treatment.**
- **Annual Health Check-up:**
  - **Coverage for specified medical tests once a year.**
- **Unlimited Automatic Recharge:**
  - **Re-instatement of Sum Insured unlimited times during a policy year after exhausting the base Sum Insured.**

## **1. Unlimited E-Consultation:**

- The policy offers unlimited e-consultations with general physicians through voice, video calls, chat, or email.

## **2. Earn and Burn Program:**

- This program allows policyholders to earn points by engaging in healthy activities, which can be tracked through apps, devices, or visits to fitness or yoga centers. The earned points can be redeemed for various health-related services or discounts on the policy renewal premium.

## **3. Inflation Shield:**

- The sum insured under the policy may increase based on the inflation rate calculated by the Consumer Price Index (CPI). This increase applies to the base sum insured, not additional benefits.

## **4. Preventive Risk Assessment:**

- Policyholders can earn points by undergoing preventive tests like complete haemogram, blood sugar tests, lipid profile, and serum creatinine. The points vary based on the results and whether they fall within normal ranges.

## **5. Activity-Based Points:**

- **Points are awarded for specific activities such as signing up on the app, completing a Health Risk Assessment (HRA), or participating in physical activities like marathons. Steps taken per day also contribute to earning points.**

## **6. Health Programs:**

- **Weight Management Program:** For those who are overweight or obese, guided support is provided to manage BMI, with points awarded for achieving and maintaining targets.
- **Chronic Condition Management:** For those with chronic conditions like diabetes or hypertension, points are awarded for maintaining health within specified ranges.
- **De-Stress & Mind Body Healing:** For those without chronic conditions, this program helps reduce stress, with points awarded for participation and completion.

## **7. Point Redemption:**

- **Points can be used for discounts on the renewal premium, buying non-covered items, co-payment, sub-limits, and deductibles.**

## **8. Maternity and New Born Baby Cover (Optional):**

- **Covers hospitalization expenses related to childbirth after a 24-month waiting period. It includes coverage for up to two children and is not available for mothers over 45 years old at the policy start date.**

#### **9. International Second Opinion (Optional):**

- **Offers a second medical opinion from a doctor outside India for major illnesses like cancer, stroke, heart failure, etc.**

#### **10. Other Optional Benefits:**

- **Daily Allowance:** Provides a daily allowance for hospitalization, with double the amount for ICU stays.
- **Smart Select:** Discounts on premium if treatment is taken from network hospitals.
- **Room Rent Modification:** Upgrades room rent eligibility to a single private AC room for policies with a sum insured less than 5 lakhs.
- **Deductible Option:** A deductible applies, meaning the policyholder must pay a certain amount out of pocket before the insurance coverage kicks in.

**Permanent Vegetative State or Brain Dead:** No coverage if treatment won't restore health.

**Non-Allopathic Treatments:** Excludes treatments like Hydrotherapy, Acupuncture, Reflexology, and Chiropractic unless it's Ayurveda, Unani, Sidha, or Homeopathy.

**War and War-like Events:** Excludes events like invasion, civil war, rebellion, etc.

**Self-Inflicted Injuries and Substance Abuse:** Excludes injuries from suicide, alcohol, drugs, and similar substances.

**Charges for Procuring Documents:** Excludes any charges incurred to obtain documents related to illness or hospitalization.

**Personal Comfort and Convenience Items:** Excludes items like TV, cosmetics, hygiene products, etc.

**Additional Hospital Charges:** Excludes charges like RMO, night charges, or transportation by visiting consultants.

**Nuclear, Chemical, or Biological Attacks:** Excludes claims resulting from such attacks.

**Intellectual Impairment from Substance Abuse:** Excludes impairments due to stimulants or depressants unless prescribed.

**Treatment in Non-Hospital Institutions:** Excludes treatment in clinics, rest homes, convalescent homes, etc.

**Specific Injectable Treatments:** Excludes treatments like Remicade or Avastin unless part of inpatient or day-care hospitalization.

**Advance Technology Methods:** Excludes expenses related to advanced technology methods unless specified.

**Sexually Transmitted Diseases:** Excludes conditions related to STDs except for those arising from HIV.

**Hormone Replacement Therapy:** Excludes hormone replacement therapy.

**Other Exclusions as Specified:** Any other exclusion mentioned in the policy schedule.