

## Policy: Care Senior

### Base Benefits:

1. **In-Patient Hospitalization:** Up to SI
2. **Pre-Hospitalization Medical Expenses:** Up to SI, 30 days prior to hospitalization
3. **Post-Hospitalization Medical Expenses:** Up to SI, 60 days after discharge
4. **Day Care Treatments:** Up to SI, 541 procedures
5. **Room Eligibility:**
  - ₹3 Lakhs SI: 1% of SI per day
  - ₹5 Lakhs, ₹7 Lakhs, ₹10 Lakhs SI: Single Private AC Room
6. **ICU Charges:** 2% SI per day
7. **Daily Allowance:**
  - ₹3 Lakhs SI: ₹500 per day, max. 5 days
8. **Ambulance Cover:**
  - ₹3 Lakhs SI: Up to ₹1,500 per hospitalization
  - ₹5 Lakhs, ₹7 Lakhs, ₹10 Lakhs SI: Up to ₹2,000 per hospitalization
9. **Domiciliary Hospitalization:** Up to 10% of SI, covered after 3 days

10. **Annual Health Check-up:** Yes, all members
11. **Automatic Recharge of Sum Insured:** Yes, up to SI  
(once in a policy year)
12. **No Claim Bonus:** 10% increase in SI per policy year  
in case of claim-free year, max up to 50% of SI
13. **Organ Donor Cover:**
  - ₹3 Lakhs SI: Up to ₹50,000
  - ₹5 Lakhs, ₹7 Lakhs, ₹10 Lakhs SI: Up to ₹1,00,000
14. **Second Opinion:** Yes
15. **Alternative Treatments:**
  - ₹3 Lakhs SI: Up to ₹15,000
  - ₹5 Lakhs, ₹7 Lakhs, ₹10 Lakhs SI: Up to ₹20,000