

Policy: Care Heart

Benefits:

- 1. In-patient Hospitalization:** Covered up to sum insured, including room charges, nursing expenses, ICU charges, surgeon's fee, doctor's fee, anesthesia, blood, oxygen, OT charges, and similar expenses.
- 2. Day Care Treatment:** Covered up to sum insured for listed day care treatments.
- 3. Pre-Hospitalization & Post-Hospitalization Medical Expenses:** Covered for 30 days before hospitalization and 60 days after discharge, up to 5% of sum insured.
- 4. Ambulance Cover:** Covered up to ₹2,000 per hospitalization.
- 5. Alternative Treatments:** Covered for Ayurveda, Unani, Sidha, and homeopathy treatments up to specified amount.
- 6. Cardiac Health Check-up:** Annual cardiac health check-up on cashless basis.
- 7. Automatic Recharge:** Sum insured reinstated once in a policy year upon exhaustion, for future claims not related to the same illness or injury.

8. **No Claims Bonus:** 10% increase in sum insured per claim-free year, up to 50%; 10% decrease if a claim is made, but not less than the original sum insured.
9. **Domiciliary Hospitalization:** Covered for treatment at home exceeding 3 consecutive days, including pre and post hospitalization expenses.