

Policy: Care Classic

Benefits:

- **In-Patient Care:** Up to SI
- **Day Care Treatment:** All Day Care Procedures
- **Pre-Hospitalization Medical Expenses:** Up to SI for 60 days prior to hospitalization
- **Post-Hospitalization Medical Expenses:** Up to SI for 90 days after discharge
- **Ambulance Cover:** Up to SI
- **AYUSH Treatment:** Up to 10% of SI subject to maximum ₹50,000 per policy year
- **Domiciliary Hospitalization:** Up to SI if exceeds 3 days
- **Organ Donor Cover:** Up to ₹1,000 per policy year
- **Second Opinion:** Once per policy year per insured person for each major illness/injury
- **Unlimited Automatic Recharge:** Available for unlimited times for unrelated or same illness
- **Unlimited E-Consultations:** Available for consultations with General Physicians
- **Assisted Reproductive Treatment:** Up to ₹2 Lakh per policy year for SI > ₹5 Lakh (3 years wait period)

- **Compassionate Travel:** Up to ₹5,000 per policy year for SI \geq ₹5 Lakh
- **No Claims Bonus (NCB):** 25% Increase in SI for every claim-free year up to 150% of SI; reduced by the same rate in case of a claim
- **Advanced Technology Methods:** Covered, with sub-limits on various treatments
- **Health Check-Up:** Annual
- **Air Ambulance:** Up to ₹5 Lakh (available in India only)