

MediCare Health Co.

Registered Office: 21/A, Corporate Park, Business District, Mumbai, India
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Health (Individual) Policy Document

Policy Number	HLT-576202
Policy Type	Health (Individual)
Policyholder	Priya Desai
Sum Insured	■ 5,00,000
Annual Premium	■ 31,500
Deductible / Co-pay	■ 10,000
Waiting Periods	Initial 30 days; 36 months for PED; specific waiting as per grid
Claim Settlement Ratio	91.6%
Validity	01-Apr-2024 to 31-Mar-2025
Insurer	MediCare Health Co.

Policyholder Contact

Priya Desai
379/3, Delhi, India - 272058

Coverage Details (Scope & Sub-limits)

- In-patient hospitalization up to 5,00,000.
- Room rent up to 5,000/day; ICU up to 10,000/day.
- Pre (30 days) and Post (60 days) hospitalization expenses.
- Daycare procedures covered; AYUSH treatments at govt/empanelled hospitals.
- Ambulance cover up to 5,000 per hospitalization.
- No-Claim Bonus up to 50% of Sum Insured (as per grid).

Exclusions (Not Covered)

- Pre-existing diseases for first 36 months from inception.
- Cosmetic/aesthetic treatments; dental & vision unless due to accident.
- Treatment for alcohol or drug abuse.
- Experimental/unproven therapies not supported by clinical evidence.

Claim Process (Steps & Timelines)

- For planned hospitalization, pre-authorize at least 48 hours in advance.
- For emergency, intimate within 24 hours; use TPA desk for cashless.
- Submit discharge summary, bills, prescriptions, diagnostics.
- Reimbursement timeline: 10–15 days after receiving final documents.

Mandatory Documents for Claims

- Duly filled & signed claim form.
- Photo ID & address proof.
- Original policy schedule and premium receipts.
- Hospital bills, prescriptions, diagnostic reports, discharge summary.
- Pre-authorization approval (for planned hospitalization).

Additional Benefits

- Cashless across 10,000+ network hospitals.
- Wellness benefits and preventive health check-ups (as per plan).
- Cumulative bonus for claim-free years.

Flexibility Options

- Choose deductible/top-up options to optimize premium.
- Opt for room-rent waiver or restore benefit riders.
- Add family members at renewal (subject to underwriting).

Terms & Conditions

- Free-look period: 15 days from receipt of policy; refund after applicable deductions.
- Grace period: 30 days (annual/half-yearly/quarterly) or 15 days (monthly).
- Non-disclosure/misrepresentation may void the policy ab initio.
- Claims subject to investigation and verification of documents.
- Jurisdiction: Courts of the issuing city.
- Renewal subject to underwriting; premium/features may change with IRDAI approval.
- Waiting periods apply as specified for select benefits.
- Network provider list is dynamic and may change without notice.
- No benefits for losses arising from criminal acts or breach of law.
- Taxes (GST, etc.) are extra as per prevailing law.
- Portability allowed; apply ≥ 45 days before renewal date (health).
- Nomination/assignment as per Insurance Act and applicable rules.

Key Definitions

- Pre-existing Disease – A condition that existed prior to policy effective date.
- Waiting Period – Time after policy start during which specified conditions are not covered.
- Sum Insured – Maximum liability of the insurer under the policy.
- Network Provider – Hospital/garage with a service agreement with the insurer.
- Deductible – Portion of claim payable by insured before insurer's liability kicks in.

For and on behalf of the Insurer

Authorized Signatory

(Sample document for ML testing. Not a real policy.)