

XYZ Insurance Company Pvt. Ltd.

1. Policy Details

Policy Number: HLT/XYZ/2025/000123

Policyholder Name: Priya Sharma

Age: 32

Gender: Female

Address: 123, Lotus Apartments, Mumbai, Maharashtra - 400001

Policy Type: Individual Health Plan

Sum Insured: Rs.5,00,000

Policy Period: 01-Apr-2025 to 31-Mar-2026

Premium Paid: Rs.12,350 (Inclusive of taxes)

2. Coverage Summary

This policy covers the following medical expenses:

- Hospitalization (minimum 24 hours)
- Pre-Hospitalization (30 days prior)
- Post-Hospitalization (60 days post)
- Daycare procedures (up to 500 listed procedures)
- Emergency Ambulance (up to Rs.2,000 per hospitalization)
- COVID-19 Treatment

3. Exclusions

This policy does not cover the following:

- Pre-existing diseases for the first 2 years
- OPD and dental treatments
- Cosmetic or plastic surgery
- Injuries due to substance abuse or intoxication
- Self-inflicted injuries or suicide attempts
- Pregnancy and childbirth-related expenses (unless explicitly covered)

4. Claims Process

XYZ Insurance Company Pvt. Ltd.

To File a Claim:

1. Intimate the insurer within 24 hours of hospitalization.
2. Submit the following documents:
 - Discharge summary
 - Hospital bills
 - Doctor's prescription
 - ID proof
3. Claim will be processed within 7 working days.

Cashless Treatment available at network hospitals.

5. Renewal Terms

- Policy must be renewed annually to avoid a lapse in coverage.
- A grace period of 15 days is allowed post-expiry (no coverage during grace).
- No claim bonus (NCB) available on claim-free renewals.

6. Portability Clause

This policy is portable to any other health insurance provider as per IRDAI portability guidelines. Apply at least 45 days before renewal.

7. Grievance Redressal

For any complaints or issues, contact:

Customer Care: 1800-120-4567

Email: support@xyzinsurance.com

Office: XYZ Insurance Office, Bandra East, Mumbai - 400051

Or escalate to the Insurance Ombudsman

8. Declaration by Policyholder

I hereby confirm that the information provided is accurate to the best of my knowledge. I have read and understood the terms and conditions of this policy.

XYZ Insurance Company Pvt. Ltd.

Signature: _____

Date: _____