

COMPREHENSIVE HEALTH INSURANCE POLICY

Policy Number: IP123456789

Issue Date: January 1, 2024

POLICY HOLDER INFORMATION:

Name: John Doe

Age: 46 years

Address: Pune, Maharashtra, India

Policy Period: 12 months

SECTION 1: COVERAGE DETAILS

This policy covers the following medical treatments and procedures:

- Orthopedic surgeries including knee replacement, hip replacement
- Cardiac treatments and surgeries
- General surgeries and medical treatments
- Emergency medical care
- Maternity benefits (subject to waiting period)

SECTION 2: WAITING PERIODS

The following waiting periods apply from policy commencement:

- Joint replacement surgeries (knee, hip): 12 months waiting period
- Cardiac surgeries: 6 months waiting period
- Maternity benefits: 9 months waiting period
- Pre-existing conditions: 24 months waiting period

SECTION 3: GEOGRAPHICAL COVERAGE

This policy is valid for treatment in the following locations:

- Maharashtra state (including Mumbai, Pune, Nagpur)
- Karnataka state (including Bangalore, Mysore)
- Network hospitals across India for emergency care

SECTION 4: POLICY LIMITS AND BENEFITS

- Sum Insured: ₹5,00,000 per policy year
- Room rent limit: ₹2,000 per day
- Maximum coverage per surgery: ₹2,00,000
- Annual health check-up: ₹5,000

SECTION 5: EXCLUSIONS

The following are not covered under this policy:

- Dental treatments (except accident-related)
- Cosmetic surgeries
- Alternative medicine treatments

- Self-inflicted injuries

SECTION 6: CLAIM PROCEDURE

For cashless treatment: Contact TPA at 1800-123-456

For reimbursement: Submit documents within 30 days

Required documents: Discharge summary, bills, prescriptions

SECTION 7: POLICY CONDITIONS

- Premium payment due annually
- Grace period for renewal: 30 days
- No-claim bonus: 10% discount on renewal

For assistance: support@healthinsurance.com | 24x7 Helpline: 1800-456-789

This policy is governed by Indian Insurance Laws and IRDAI guidelines.