

# **GLOBAL SECURE SHIELD**

Al-Powered Insurance Solutions | Health Insurance Policy

# **HEALTH INSURANCE POLICY CERTIFICATE**

(Al-Generated Document)

# **POLICY & CUSTOMER DETAILS**

POLICYHOLDER NAME

Rajesh Kumar Sharma

**POLICY START DATE** 

2023-05-15

**CONTACT ADDRESS** 

B-204, Green Valley Apartments Sector 21, Noida, UP - 201301

**POLICY NUMBER** 

GSS-2025-123456

**POLICY END DATE** 

12 August 2026 (1-year policy)

**CONTACT DETAILS** 

**#** +91-98765-43210

rajesh.kumar.sharma@gmail.com

#### **Insurer Information**

\*\*Company:\*\* Global Secure Shield Insurance Company Limited \*\*Licensed Office:\*\* Global Secure Shield Tower, Plot No. 45, Financial District, Bandra Kurla Complex, Mumbai - 400051 \*\*Customer Service:\*\* 1800-12-SECURE (Toll Free) \*\*Website:\*\* www.globalsecureshield.com

**COMPREHENSIVE COVERAGE INFORMATION** 

# ₹185,000

Sum Insured (Health Coverage)

# **Policy Type**

\*\*Comprehensive Health Insurance\*\* - Al-Generated Policy Plan

# **Coverage Inclusions**

**Hospitalization** 

In-patient treatment for minimum 24 hours

Room Rent

Up to ₹8,000 per day (Private AC Room)

Ambulance Services

Up to ₹5,000 per claim incident

ICU Charges

Intensive Care Unit expenses covered

Day Care Treatments

Same day discharge procedures

Pre & Post Hospitalization

60 days before, 90 days after

Maternity Cover

Up to ₹75,000 (after waiting period)

% Annual Health Check-up

Up to ₹3,000 per policy year

# **Waiting Periods**

CONDITION TYPE	WAITING PERIOD	COVERAGE DETAILS
General Illnesses	30 days	All acute conditions after policy inception
Pre-existing Diseases	2 years	Conditions existing before policy start
Maternity & Newborn	3 years	Pregnancy, delivery, and infant care
Specific Diseases	2 years	Heart disease, cancer, kidney ailments

# 3. Premium Details

# **SOLUTION & PAYMENT INFORMATION**

# ₹25,000

Total Annual Premium (Including 18% GST)

# **Payment Information**

• Base Premium: ₹21,000

• GST (18%): ₹4,000

• Total Premium: ₹25,000

• Payment Frequency: Annual

• Payment Mode: Online Bank Transfer (NEFT/RTGS)

• Payment Date: 12 August 2025

Transaction ID: GSS250812AI123456Next Renewal Due: 12 August 2026

# **Premium Breakdown by Coverage**

COVERAGE COMPONENT	PREMIUM AMOUNT	PERCENTAGE
Base Health Cover	₹18,000	72.0%
Additional Benefits	₹3,000	12.0%
Administrative Fees	₹1,000	4.0%
Service Tax & GST	₹4,000	16.0%
Total	₹25,000	100%



## How to File a Claim

- 1 Inform Immediately: Call our 24x7 helpline within 24 hours of incident
- 2 Pre-authorization: For cashless treatment, get pre-approval from network providers
- 3 Submit Documents: Provide all required documents within 15 days
- 4 Claim Processing: Our team will process your claim within 30 working days
- 5 Settlement: Approved amount will be settled directly or reimbursed

## **Required Documents for Claims**

#### For Health Claims:

- ☑ Duly filled and signed claim form - ☑ Original bills and payment receipts - ☑ Medical reports and discharge summary (if applicable) - <a>Image: Diagnostic reports and test results</a> (if applicable) - <a>Photo ID proof and policy document -</a> <a>Bank account details for</a> reimbursement

#### **Claim Submission Channels**

METHOD	DETAILS	PROCESSING TIME
Online Portal	www.globalsecureshield.com/claims	24-48 hours
Mobile App	GSS Claims App (Android/iOS)	24-48 hours
Email	claims@globalsecureshield.com	48-72 hours
Toll-Free	1800-12-SECURE	Immediate assistance
Branch Visit	Any GSS branch office	Same day

# NOTICY EXCLUSIONS

## ▲ What's NOT Covered

#### **General Exclusions:**

- Self-inflicted injuries and attempted suicide War, nuclear risks, and acts of terrorism
- Experimental or unproven treatments Pre-existing conditions (first 2 years) -Fraudulent claims and misrepresentation

# **Treatment Exclusions:**

- Cosmetic and plastic surgery (unless medically necessary) - Routine check-ups and preventive care (except covered benefits) - Treatment outside India (except emergency) - Alternative medicine (unless specified) - Mental illness and psychiatric disorders (unless covered)



#### **IMPORTANT TERMS & CONDITIONS**

#### **General Terms**

- 1. Grace Period: 30 days from due date for premium payment
- 2. Free Look Period: 15 days from policy receipt to review and return
- 3. Renewal: Lifetime renewability guaranteed (subject to terms)
- 4. Age Limits: Entry age 18-65 years, renewable up to 80 years
- 5. Network: 12,000+ authorized service providers across India

#### **Policy Conditions**

### **Medical Examination (for Health Insurance)**

- Not required for sum insured up to ₹5 lakhs for age below 45 years - Pre-medical screening required for higher sum insured or older age

# **Pre-existing Conditions**

- Must be declared at the time of proposal - Covered after completion of waiting period -Medical records may be verified before claim settlement



#### REGULATORY COMPLIANCE & CONTACT DETAILS

# m Regulatory Information

**IRDAI Registration No.: 157** Valid until: 31 March 2026

**Category:** General Insurance Company

License Date: 15 April 2001

Complaint Reference: IRDAI Complaint Portal - www.irdai.gov.in

# Customer Care & Support

24x7 Helpline: 1800-12-SECURE

**Email:** support@globalsecureshield.com Website: www.globalsecureshield.com Mobile App: GSS Insurance (iOS/Android)

WhatsApp: +91-98765-SECURE

#### **Branch Offices**

CITY	ADDRESS	CONTACT
New Delhi	Connaught Place, CP Metro Station	+91-11-2341-5678
Mumbai	Nariman Point, Near RBI Building	+91-22-6789-0123
Bangalore	MG Road, Brigade Center	+91-80-4567-8901
Chennai	Anna Salai, Express Towers	+91-44-2890-1234
Kolkata	Park Street, AJC Bose Road	+91-33-5678-9012

# **Digital Signatures & Validation**

# Al Policy Generated By:

#### **Azure Al Insurance Expert**

Al-Powered Policy Generation Global Secure Shield Insurance System ID: AI-GSS-2025 Digital Signature Applied Date: 12 August 2025

### Processed & Validated By:

#### **Automated Underwriting System**

Risk Assessment & Policy Validation Global Secure Shield Insurance System ID: AUTO-UW-2025 Automated Validation Applied Date: 12 August 2025



#### in Important Security Information

This policy certificate is generated using advanced AI technology and is valid for demonstration purposes. Policy authenticity can be verified online at

www.globalsecureshield.com using policy number GSS-2025-123456. For actual insurance coverage, please consult with licensed insurance professionals.

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**Disclaimer:** This policy is subject to terms, conditions, and exclusions mentioned in the policy wordings. For complete terms and conditions, please refer to the policy document. In case of any dispute, the English version of the policy shall prevail. This policy is regulated by the Insurance Regulatory and Development Authority of India (IRDAI).

#### **Document Generation Info:**

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