

GLOBAL SECURE SHIELD

Your Health, Our Priority | Comprehensive Insurance Solutions

HEALTH INSURANCE POLICY CERTIFICATE

(IRDAI Registration No.: 123456)

1. Policy & Customer Information

DESCRIPTION OF THE PROPERTY O

POLICYHOLDER NAME

Rajesh Kumar Sharma

POLICY START DATE

15 May 2023

CONTACT ADDRESS

Block A-123, Sector 15 New Delhi, India - 110025 **POLICY NUMBER**

GSS-2025-123456

POLICY END DATE

14 May 2026 (3-year policy)

CONTACT DETAILS

+91-9876543254

rajesh.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: 1800-12-4567 (Toll Free)

Website: www.globalsecureshield.com

2. Coverage Details

COMPREHENSIVE COVERAGE INFORMATION

₹5,00,000

Sum Insured (Individual Coverage)

Policy Type

Comprehensive Health Insurance - Individual Family Floater Plan

Coverage Inclusions



In-patient treatment for minimum 24 hours

Room Rent

Up to ₹5,000 per day (Private AC Room)

Ambulance Services

Up to ₹3,000 per claim incident

ICU Charges

Intensive Care Unit expenses covered

Day Care Treatments

Same day discharge procedures

Pre & Post Hospitalization

30 days before, 60 days after

Maternity Cover

Up to ₹50,000 (after waiting period)

% Annual Health Check-up

Up to ₹2,000 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

6 PREMIUM & PAYMENT INFORMATION

₹22,500

Total Annual Premium (Including 18% GST)

Payment Information

• **Base Premium**: ₹19,068

• **GST (18%)**: ₹3,432

• Total Premium: ₹22,500

• Payment Frequency: Annual

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

• Payment Date: 12 May 2023

• Transaction ID: GSS230512789456

• Next Renewal Due: 15 May 2026

Premium Breakdown by Coverage

COVERAGE COMPONENT	PREMIUM AMOUNT	PERCENTAGE
Base Health Cover	₹15,000	66.7%
Maternity Benefit	₹2,500	11.1%
Critical Illness	₹1,568	7.0%
Service Tax & Fees	₹3,432	15.2%
Total	₹22,500	100%

4. Claim Process



Active Claim Details

Claim Reference Number: HCL-2025-00458

Claim Amount: ₹1,85,000 Claim Date: 8 August 2025

Hospital: Apollo Hospital, New Delhi **Treatment:** Cardiac Surgery (Angioplasty)

Status: Under Process - Pre-authorization Approved

How to File a Claim

Step-by-Step Claim Process:

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

Required Documents for Claims

For Hospitalization Claims:

- Duly filled and signed claim form
- Original hospital bills and payment receipts
- Doctor's prescription and discharge summary
- Diagnostic reports and test results
- Photo ID proof and policy document
- Bank account details for reimbursement

Additional Documents (if applicable):

- Police FIR (for accident cases)
- Employer certificate (for group policies)
- Death certificate (for nominee claims)

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	1800-12-4567	Immediate assistance
Branch Visit	Any GSS branch office	Same day

5. Exclusions & Limitations



O POLICY EXCLUSIONS



What's NOT Covered

General Exclusions:

- Cosmetic and plastic surgery (unless medically necessary)
- · Self-inflicted injuries and attempted suicide
- Treatment outside India (except emergency)
- · War, nuclear risks, and acts of terrorism
- · Experimental or unproven treatments

Treatment Exclusions:

- Dental treatment (except due to accident)
- Eye glasses, contact lenses, hearing aids
- Naturopathy, homeopathy (unless specified)
- · Routine check-ups and preventive care
- · Obesity and weight control programs

Condition-Based Exclusions:

- Congenital diseases and birth defects
- Mental illness and psychiatric disorders

- · Alcohol or drug-related treatments
- · HIV/AIDS related treatments
- · Genetic disorders

Sub-limits and Co-payments

SERVICE	LIMIT/CO-PAYMENT	NOTES
Room Rent	₹5,000/day max	Private AC room category
ICU Charges	No sub-limit	Full coverage within sum insured
Ambulance	₹3,000/claim	Ground ambulance only
Pre-Post Hospitalization	30+60 days	Connected to main treatment
Annual Health Check	₹2,000/year	Preventive care package

6. Terms & Conditions



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 Hospitals: 8,500+ hospitals across India

Policy Conditions

Medical Examination

- 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 Diseases

- · Must be declared at the time of proposal
- · Covered after completion of 2-year waiting period
- · Medical records may be verified before claim settlement

Modifications and Endorsements

- · Policy can be modified subject to underwriting guidelines
- · Endorsements require additional premium payment
- · Changes effective from next policy anniversary

Claim Settlement Process

Cashless Treatment

- Available at 8,500+ network hospitals
- · Pre-authorization required for planned treatments
- Emergency cases: intimation within 24 hours

Reimbursement Claims

- · Submit complete documents within 15 days of discharge
- · Processing time: 30 working days from receipt of complete documents
- · Settlement through NEFT/RTGS to registered bank account

7. Regulatory & Contact Information

📞 REGULATORY COMPLIANCE & CONTACT DETAILS

m Regulatory Information IRDAI Registration No.: 123456 Valid until: 31 March 2026

Category: General Insurance Company

License Date: 15 April 2001

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

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

Policy Issued By:

Amit Kumar Singh

Senior Underwriting Manager Global Secure Shield Insurance Employee ID: GSS001234 Digital Signature Applied Date: 15 May 2023

Verified By:

Dr. Priya Sharma

Chief Medical Officer Global Secure Shield Insurance Employee ID: GSS001567 Medical Approval Applied Date: 15 May 2023



inportant Security Information

This policy certificate is generated electronically and is valid without physical signature. Policy authenticity can be verified online at www.globalsecureshield.com using policy number GSS-2025-123456. Any alterations or modifications to this document will render it invalid.

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).

Important Disclaimer

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