

ABC INSURANCE COMPANY

Comprehensive Health Insurance Policy - Gold Plan

Policy Number: HP-123456789

Effective Date: January 1, 2024

Expiry Date: December 31, 2024

Policyholder: John Doe

Coverage Type: Individual

Sum Insured: ₹10,00,000

Key Coverage Details:

- In-patient Hospitalization: Covered up to sum insured
- Pre-Hospitalization: 30 days before admission
- Post-Hospitalization: 60 days after discharge
- Daycare Procedures: All listed daycare procedures are covered
- Ambulance Cover: Up to ₹2,000 per hospitalization
- Maternity Benefits: Covered after 2 years of continuous coverage
- Annual Health Check-up: Available after policy anniversary
- Mental Health Treatment: Covered up to ₹50,000

Exclusions:

- Cosmetic or aesthetic treatments
- Pre-existing diseases not disclosed at time of purchase
- Injuries from adventure sports unless add-on taken
- Treatment outside India

Claim Process:

1. Intimate within 24 hours of hospitalization.
2. Submit documents within 15 days of discharge.
3. Claims processed within 7 working days after complete documentation.

For detailed terms, visit our website or contact customer support.