

						
	INDIVIDUAL HEALTH PROTECTOR	FAMILY HEALTH PROTECTOR	HEALTH PROTECTOR PLUS	CRITICAL ILLNESS BENEFIT	SWASTHYA RAKSHA BIMA	SWASTHYA KAVACH POLICY
Entry Age	The maximum entry age is 65 years	Maximum entry age is 65 years.	Maximum entry age is 65 years	Min Entry Age Child – 3 years – 18 years Max Entry Age. Child – 23 years Adult - 65 years Adult	Proposer's Age: Min.18 years to Max.65 years Other Insured Members: Min.90 days to Max.65 years (Children up to 23 years)	The maximum entry age is 65 years
Sum Insured options	50000 to 20 lacs	1.5 Lacs to 30 lacs	2 lacs SA with 1 lac deductible to 25 lacs SA with 5 lacs deductible	Rs 1 lac to 1 crore	1lac, 2lac, 3lac, 4lac, 5lac	1 Lac to 5 lacs
Renewability	Life Long	Life Long	High coverage at low premium	25 critical illnesses are covered:	Normal room 1.0% of Basic Sum Insured per day. ICU/ITU 2.0% of Basic Sum Insured per day.	Life Long
SALIENT FEATURES	No Room Rent capping on Sum Insured 5 lacs above	Daily allowance up to a maximum of Rs. 1,000 per day	Room Rent (including Boarding and Nursing expense etc.	ILLNESSES : Cancer of specified severity, Kidney failure requiring regular dialysis, Multiple Sclerosis with persisting symptoms,	Pre-Hospitalization for 30 days , Actual subject to overall limit of Sum Insured	No Room Rent Capping on Sum Insured 3 Lakh and above
	Daily Cash Benefit equivalent to 0.20% of the sum insured per day, for the duration of hospitalization.	Ambulance charges are covered up to 0.75% of the sum insured or Rs. 2500, whichever is lower.	Medical Practitioner/ Anesthetist, Consultant fees.	ILLNESSES : Motor Neuron Disease with Permanent Symptoms, End Stage Lung Failure, End Stage Liver Failure, Primary (Idiopathic) Pulmonary Hypertension,	Post Hospitalization Up to 7% of Hospitalization expenses (excluding Room Rent) incurred during period up to 30 days after Hospitalization subject to maximum of Rs.7500/-	Renewability: There is no age limit for renewal of the policy.
	Ambulance charges, subject to a limit of 1% of the sum insured or Rs. 2500/- whichever is less for each hospitalization.	Pre-hospitalization and post-hospitalization of 45 days and for a period of 60 days.	Option to convert to standard health policy with continuity of benefits after 04 continuous years with us.	ILLNESSES : Benign Brain Tumor, Parkinson's Disease Before The Age Of 50 Years, Alzheimer's Disease Before The Age Of 50 Years	AYUSH Cover Alternative Treatments such as 'Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems covered up to SI including Pre & Post Hospitalization Expenses	No medical checkup required up to 60 years.
	Pre and Post Hospitalization expenses for maximum period of 45 & 60 days respectively.	Day care surgeries for 161 surgical procedures are covered without 24 hours of hospitalization.	Waiver of Deductible in case of change/loss of job	SURGERIES : Major Organ (Heart/ Lung/ Liver/ Kidney /Pancreas) or Human Bone Marrow Transplant, Open heart replacement or repair of heart valves	Day Care Procedures 161 Listed day care procedures	Daily allowance – Policyholders are liable to receive a daily allowance of up to ₹150 for the duration of their hospitalization.
	Health Check up expenses - once at the end of 4 claim free years block @ 1.0% of average Basic Sum Insured.	Cost of health checkups up to 1% of the basic sum insured during the block of 4 claim free policies.	Ayurveda and/or Homeopathy and/or Unani hospitalization expenses incurred in Government recognized hospitals. Coverage also includes pre-hospitalization and post hospitalization expenses.	SURGERIES : Open chest CABG, Surgery Of Aorta	Daily Allowance ₹ 150 per day for the entire duration of Hospitalization	Domiciliary hospitalization expenses
	Ayurvedic and Homeopathic hospitalization treatments covered up to Sum Insured	Vaccination expenses are covered.	Ambulance Charges as per actual or Rs.3000/- (Three Thousand) per claim; whichever is less.	MEDICAL EVENT : Stroke resulting in permanent symptoms, Permanent Paralysis of Limbs, Myocardial Infarction (First Heart Attack of specified severity), Third Degree Burns	Ambulance Charges ₹ 750 per claim or the actual; whichever is lower	Pre and Post Hospitalization expenses for maximum period of 30 & 30 days for basic and 60 days for wider plan for respectively.
	Cumulative bonus increased by 5% of the basic sum insured subject to a max of 50% for each claim free year of insurance.	Emergency assistance services to insured persons during travel. It provides this service at no additional cost.	An additional Daily Allowance amount equivalent to 0.10% of the Sum Insured for the duration of Hospitalization towards defraying of miscellaneous expenses.	MEDICAL EVENT : Loss of Speech, Blindness, Loss of Limbs, Deafness, Coma of Specified Severity, Major Head Trauma, Muscular Dystrophy	Donor Expenses Donor expenses excluding Ambulance, Pre & Post hospitalization expenses	Emergency Assistance Services at no additional cost
	Hospitalization more than 12 hrs but less than 24 hrs covered (Up to 50% of entitled room rent/day).	Room rent expenses are covered.	Income tax benefits under section 80D of the Indian Tax Act, 1961	The critical illness, medical event and surgical procedure first commenced atleast 30 days after the commencement of the policy period.	Domiciliary Hospitalization Reasonable and Customary Charges subject to a maximum 20% of SI (excludes Daily Allowance, Ambulance Charges etc.)	Income tax benefits under section 80D of the Indian Tax Act, 1961.
	Cost of vaccination at the end of every block of two policy period of 365 (three hundred & sixty five) days, subject to a maximum of 10% of the total premium paid.	Hospital registration and service charges during hospitalization are covered.	Emergency Assistance Service Medical consultation, evaluation and referral, Emergency medical evacuation, Emergency cash coordination, Medical repatriation, Transportation to join patient, Care and/or transportation of minor children, Emergency message transmission, Return of mortal remains	Insured person survives for a minimum of 28 days from the date of diagnosis.	Reinstatement (optional) After occurrence of a claim, the basic sum insured will be reinstated by the amount of the claim after charging appropriate premium. So that full basic sum insured is available for the policy period Reinstatement of Basic Sum Insured will be to the extent of claim amount paid.	No medical checkup required up to 60 years.
	161 listed Day care medical surgeries.	Ayurveda, Homoeopathy, Unani and Sidha hospitalization expenses are covered up to a specified limits.		No medical check-up upto 50 years, subject to proposal form having no adverse medical declaration.	Emergency Assistance Service Medical consultation, evaluation and referral, Emergency medical evacuation, Emergency cash coordination, Medical repatriation, Transportation to join patient, Care and/or transportation of minor children, Emergency message transmission, Return of mortal remains	Income tax benefits under section 80D of the Indian Tax Act, 1961.
	Emergency Assistance Services at no additional cost	Domiciliary hospitalization is covered up to a maximum aggregate sub-limit of 20% of the basic sum insured.			Sublimit (Refer policywordings) Applicable for Cataract, Piles, Fistula, Fissure, Tonsillitis, Sinusitis Benign Prostatic Hypertrophy, Hernia, Knee/Hip Joint replacement, Cancer, renal failure, Appendicitis, Gall Bladder stones and Hysterectomy	
	Lifelong Renewal	Bonus: cumulative bonus of 5% of the basic sum insured at each renewal following a claim free year.			Co-payment : Zone A Cities-South 35 % in Chennai, Bangalore, Hyderabad, Visakhapatnam, Vijaywada	
	Sum Insured for listed Critical illnesses can be doubled at a very competitive rate.	Reinstatement of Sum Insured The basic sum insured in the policy can be restored or reinstated by paying appropriate premiums to the insurance provider.				
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