

Plan Details of Ultimate Care

Key Features	Description	Coverage
Sum Insured		5L, 7L, 10L, 15L, 20L, 25L, 50L, 1Cr, Unlimited Coverage
In-Patient Care	The treatment expenses of the insured person shall be covered if the hospitalization exceeds 2 consecutive hours.	Up to SI
Day Care Treatment	The insured person's treatment expenses are covered for daycare procedures, including cataract surgery, chemotherapy, dialysis, and stone removal.	Up to SI
Advanced Technology Methods	Coverage for expenses related to treatment using specified advanced technology methods during hospital stays.	Up to SI
Pre-Hospitalisation Medical Expenses	Expenses related to doctor consultations, medication, and diagnostic tests incurred before 60 days of hospitalisation are covered.	Up to SI, 60 days before hospitalisation
Post-Hospitalisation Medical Expenses	Expenses for follow-up doctor consultations, medications, and diagnostic tests are covered after 90 days of discharge from the hospital.	Up to SI, 90 days after discharge
AYUSH Treatment	Ayurvedic, Unani, Siddha, and Homoeopathy treatments are covered if the insurer is hospitalised in an AYUSH-certified hospital.	Up to SI
Domiciliary Hospitalisation	Treatment expenses are covered if the insured is hospitalised or treated at home, based on a doctor's recommendation, for a pre-specified condition.	Up to SI
Organ Donor Cover	The surgical costs of the donor may be covered if the organ donation complies with the guidelines of the Government of India.	Up to SI.
Cumulative Bonus	A 50% increase in SI is available on every renewal, regardless of claims made. A maximum 100% boost is offered.	50% of base SI per year, max up to 100% of SI
Ambulance Cover	Ambulance expenses are covered if the insured needs to be transferred between hospitals, whether by road, air, train, or boat.	Up to SI, any transport mode (Road/Air/Train/Boat, etc.).
Unlimited Automatic Recharge	In case of multiple hospitalisations within the same year, we ensure you do not run out of coverage by offering unlimited automatic recharge up to the sum insured.	Available for unlimited times for unrelated or the same illness
Health Services	Our network hospital offers discounts on services, including consultations, diagnostics, maternity care, and more.	Discount Connect – Discounts on services such as consultations, diagnostics, maternity care, and more are available through our network.
Loyalty Boost	After 7 consecutive claim-free years, the base sum insured of the first policy year is added. The Waiting Period shall be waived for this additional Sum Insured.	2X Base Sum Insured on 7 claim-free policy years
Newborn – Wait Period Benefit	Add your newborn to your policy within 90 days of birth, and they'll be covered under the same waiting period as your existing plan.	Available
Medi Voucher	Upon the 1st policy renewal, you will receive two pharmacy vouchers worth Rs 250 per policy.	2 pharmacy vouchers of Rs. 250 each
Room Rent	No cap on the type of room you opt for during hospitalisation.	Up to SI
ICU	No limit on per-day ICU charges during hospitalisation.	Up to SI