

Plan Details of Care Advantage

Key Features	Description	Coverage	
Sum Insured		25L, 50L, 1Cr	2Cr, 3Cr, 6Cr
In-Patient Care	The treatment expenses of the insured person shall be covered if they are hospitalised for more than 24 hours.	Up to SI	Up to SI
Day Care Treatment	The treatment expenses of the insured person are covered if they are hospitalised for less than 24 hours—daycare procedures such as cataract surgery, chemotherapy, dialysis, and stone removal are covered	Up to SI	Up to SI
Pre-Hospitalisation Medical Expenses*	Expenses related to doctor consultations, medication, and diagnostic tests incurred before 60 days of hospitalisation are covered.	30 days before hospitalisation	60 days before hospitalisation
Post-Hospitalisation Medical Expenses*	Expenses for follow-up doctor consultations, medications, and diagnostic tests are covered after 180 days of discharge from the hospital.	60 days after discharge	120 days after discharge
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	Up to SI
Ambulance Cover	Ambulance expenses are covered if the insured needs to be transferred by road between hospitals.	Up to SI	Up to SI
No Claim Bonus	10% increase in SI per Policy Year in case of a claim-free year; the maximum increase is up to 50% of SI. Claims will impact the Accrued Bonus.	Available	Available
Automatic Recharge	If you run out of your health coverage amount, we will reinstate the entire sum insured, including for the same person with the same diseases, without waiting 45 days.	Up to SI (Once in a Policy Year)	Up to SI (Once in a Policy Year)
AYUSH Treatment	Ayurvedic, Unani, Siddha, and Homoeopathy treatments are covered if the insurer is hospitalised in an AYUSH-certified hospital.	Up to SI	Up to SI
Global Coverage**	Under the 'Protect Plus' add-on policy, we offer coverage for medical treatment expenses outside India, including or excluding the USA. The benefit is mandatory for 2/3/6 crore SI options.	Optional Basis	Inclusive Basis

*Pre/post hospitalisation conditions and unlimited e-consultations available with the add-on policy of 'Protect Plus'!

**Coverage outside India is available with the 'Protect Plus' add-on policy. Also, the claim amount under global coverage shall not include amounts credited under NCB, NCB super, or automatic recharge.