

## Plan Details of Ultimate Care

Key Features	Description	Coverage
<b>Sum Insured</b>		5L, 7L, 10L, 15L, 20L, 25L, 50L, 1Cr, Unlimited Coverage
<b>In-Patient Care</b>	The treatment expenses of the insured person shall be covered if the hospitalization exceeds 2 consecutive hours.	Up to SI
<b>Day Care Treatment</b>	The insured person's treatment expenses are covered for daycare procedures, including cataract surgery, chemotherapy, dialysis, and stone removal.	Up to SI
<b>Advanced Technology Methods</b>	Coverage for expenses related to treatment using specified advanced technology methods during hospital stays.	Up to SI
<b>Pre-Hospitalisation Medical Expenses</b>	Expenses related to doctor consultations, medication, and diagnostic tests incurred before 60 days of hospitalisation are covered.	Up to SI, 60 days before hospitalisation
<b>Post-Hospitalisation Medical Expenses</b>	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
<b>AYUSH Treatment</b>	Ayurvedic, Unani, Siddha, and Homoeopathy treatments are covered if the insurer is hospitalised in an AYUSH-certified hospital.	Up to SI
<b>Domiciliary Hospitalisation</b>	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
<b>Organ Donor Cover</b>	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.
<b>Cumulative Bonus</b>	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
<b>Ambulance Cover</b>	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.).
<b>Unlimited Automatic Recharge</b>	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
<b>Health Services</b>	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.
<b>Loyalty Boost</b>	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
<b>Newborn – Wait Period Benefit</b>	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
<b>Medi Voucher</b>	Upon the 1st policy renewal, you will receive two pharmacy vouchers worth Rs 250 per policy.	2 pharmacy vouchers of Rs. 250 each
<b>Room Rent</b>	No cap on the type of room you opt for during hospitalisation.	Up to SI
<b>ICU</b>	No limit on per-day ICU charges during hospitalisation.	Up to SI