

carē

HEALTH[®]
INSURANCE

**BEST CLAIM SETTLEMENT
COMPANY OF THE YEAR**

9th ANNUAL INDIA INSURANCE SUMMIT & AWARDS 2025

PRESENTING

carē supreme[®]

Get bonus unlimited times* on base
Sum Insured, unaffected by claims made



No sub-limits

on Modern or
Conventional
Treatments



Earn up to
30%
Discount
on Renewal¹



Unlimited
Automatic
Recharge for
Related & Unrelated
Illnesses



Up to
100%
of Sum Insured
with Ambulance
Cover³



Unlimited
E-consultation
with General
Physician²

- Up to 60 days pre-hospitalization and 180 days post-hospitalization coverage
- Pay premium as per your city of residence
- AYUSH treatment coverage up to 100% of Sum Insured
- Coverage for treatment expenses at home up to 100% of Sum Insured under Domiciliary Hospitalization

*This benefit is offered through Cumulative Bonus Booster under add-on policy 'Care Advanced'. This is an optional benefit and available on payment of additional premium.
¹Through healthy days program under wellness benefit (optional cover) on payment of additional premium. ²As per the empanelled list of general physicians within the company network. ³100% of SI available only for ₹15 Lakh and above SI on road ambulance, for SI below ₹15 lac – up to ₹10,000.

[^]The company was awarded 'Best Claim Settlement Company of The Year' award at the 9th Annual India Insurance Summit & Awards 2025, in march 2025.

Eligibility Criteria:

Sum Insured* (SI) – on Annual Basis (in ₹)	5L/ 7L/ 10L/ 15L/ 25L/ 50L/ 100L
Age of Proposer	18 years or above
Entry Age – Minimum	Adult: 18 years Child: 90 days
Entry Age – Maximum	Adult: Lifelong Child: 24 years
Exit Age	Adult: Lifelong Child: 25 years
Cover Type	Individual: max. up to 6 persons Floater: max. up to 2A2C
Tenure Options	1/2/3 years
Pricing	Zone 1: Delhi NCR, Surat, Mathura, Aligarh; Zone 2: Mumbai (MMR), Rest of Gujarat; Zone 3: Pune, Indore, Nashik, Telangana ; Zone 4: Rest of India. Note: 1. Cities above means adjoining cities also 2. Delhi- NCR , Mumbai (MMR), is as defined by Government
Who Are Covered (Relationship with respect to the Proposer)	Self, Spouse/ Live-in partner/ Same sex partner, Son, Daughter, Father, Mother, Mother-in-law, Father-in law, Grand father, Grand mother
Premium Payment Term	Single

Plan Details:

In-Patient Care	Up to SI
Day Care Treatment	All day care procedures
Modern Treatment	Up to SI
Room Rent	Up to SI
ICU Cover	Up to SI
Pre-Hospitalization Medical Expenses	Up to SI, pre-hospitalization expense cover for 60 days prior to hospitalization
Post Hospitalization Medical Expenses	Up to SI, post-hospitalization expense cover for 180 days after discharge
AYUSH Treatment	Up to SI
Domiciliary Hospitalization	Up to SI
Organ Donor Cover	Up to SI
Road Ambulance Cover	For SI below ₹15 lac - up to ₹10,000 For SI ₹15 lac and above - up to SI
Cumulative Bonus	50% of SI per year, max. up to 100% of SI; shall not reduce in case of claim
Unlimited Automatic Recharge	Available for unlimited times for unrelated or same illness
Unlimited E-Consultations ²	Available for consultations with general physicians
Health Services	Health Portal – Doctor on chat, healthy tips reminder, etc. Discount Connect – Discounts on services such as consultations, diagnostics, maternity etc. at our network
Care OPD ⁹	1. Max. 4 physical consultations with general physician, up to ₹500 per consultation per insured in a policy year 2. Max. 4 physical consultations with 14 specified specialists, up to ₹500 per consultation per insured in a policy year
	1. Max. 4 physical consultations with general physician, up to ₹1000 per consultation per insured in a policy year; co-payment of 10% per claim is applicable 2. Max. 4 physical consultations with 14 specified specialists, up to ₹2000 per consultation per insured in a policy year ; co-payment of 5% per claim is applicable

Optional Benefits:

Cumulative Bonus Super ⁵	Up to 100% of SI per year, max. up to 500% of Sum Insured Note: shall not reduce in case of claim												
Annual Health Check-up ⁵	Once per Insured per policy year												
Air Ambulance ⁵	Up to ₹5 lacs per year												
Wellness Benefit ¹	<p>a) Recording 10,000 steps or more in a day through tracking apps, devices etc.</p> <table border="1"> <thead> <tr> <th>No. of days in a year</th><th>Renewal Discount</th></tr> </thead> <tbody> <tr> <td>270</td><td>30%</td></tr> <tr> <td>240</td><td>20%</td></tr> <tr> <td>180</td><td>15%</td></tr> <tr> <td>120</td><td>10%</td></tr> <tr> <td>Less than 120</td><td>0%</td></tr> </tbody> </table> <ul style="list-style-type: none"> This benefit will be applicable on Individual basis. In case of floater, average of no. of healthy days as attained by all the Insured shall be considered Responsibility of mapping device with Care Health Insurance Limited system is of the Insured. Number of days completing 10,000 steps or more that are accumulated in last 2 months of the policy period would not be considered for a discount on the renewal premium. The same shall carry forward and will be considered in next policy period. In case of multi-tenure, average of no. of healthy days over policy tenure will be considered for discount. In case of an installment premium mode is opted, then a discount shall be considered only post payment of the first 6 months of premium. Vouchers of value equivalent to the renewal discount amount can also be provided to the Insured in case he/she does not wish for a discount on the renewal premium. <p>Note: The above section of benefit is available only for Insured covered as adults aged 18 years and above in the policy and discount calculated shall be applicable on the total premium of policy.</p> <p>b) Access to Digital Fitness Coaching c) Access to AI Fitness Coaching d) Access to Nutritionist/Wellness Coach</p> <p>Note: Benefit (b, c & d) shall be available for Insured members aged above 12 years.</p>	No. of days in a year	Renewal Discount	270	30%	240	20%	180	15%	120	10%	Less than 120	0%
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270	30%												
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Instant Cover ⁷	<p>For Hypertension or Diabetes or Hyperlipidemia or Asthma post initial wait period of 30 days⁵</p> <p>For Diabetes/ Hypertension/ Hyperlipidemia/ Asthma/ Chronic Obstructive Pulmonary Disease (COPD)/ Obesity/ Coronary Artery Disease with PTCA done prior to 1 year, post initial wait period of 30 days⁶</p>												
Claim Shield ¹²	Coverage of expense related to listed 68 non-payable items during hospitalization												
Modification of PED Wait Period ⁷	PED wait period will be modified to 1 or 2 years as opted												
Be-Fit ⁸	Avail unlimited access to fitness centres in a policy year. Only applicable for Insured Person above 12 years of age												
Cumulative Bonus Booster ⁶	100% of Base Sum Insured per year irrespective of claim - unlimited times on continuous renewal of policy												
Unlimited Care ⁶	Any one claim during the lifetime of the policy without any limit on sum insured												
Claim Shield+ ¹³	List of items as per annexure I (list I, II, III and IV) of Policy T&C that are non-payable shall be covered up to Sum Insured												

⁵Other SI options are also available. ⁶Fitness centers sessions booking is available through mobile app from the selected list of networks only. ⁷Customer can opt either Instant Cover Benefit or Modification of PED Wait Period Benefit and these are optional Benefits available on payment of additional premium. ⁸Optional benefit under Care Supreme available on payment of additional premium. ⁹Care OPD is an add-on policy and available on payment of additional premium. ¹⁰This benefit is under Care Advanced add-on policy and available on payment of additional premium. ¹¹Optional benefit under Care Supreme available on payment of additional premium. Customer can opt either Claim Shield or Claim Shield+ Benefit. ¹²This benefit is under Care Advanced add-on policy and available on payment of additional premium. Customer can opt either Claim Shield or Claim Shield+ Benefit.

Wait Periods:

Initial Wait Period (not applicable on accident cases)	30 days
Named Ailment	24 months
Pre-Existing Diseases	36 months

ABOUT US

Care Health Insurance is a specialized health insurer offering products in the retail segment for Health Insurance, Top-up Coverage, Personal Accident, Maternity, International Travel Insurance and Critical Illness along with Group Health Insurance and Group Personal Accident Insurance for Corporates, Micro Insurance Products for the Rural Market and a Comprehensive Set of Wellness Services. With its operating philosophy being based on the principal tenet of ‘consumer-centricity’, the company has consistently invested in the effective application of technology to deliver excellence in customer servicing, product innovation and value-for-money services.

Apart from numerous awards since inception, in March 2025, Care Health Insurance (CHI) was awarded ‘Best Claim Settlement Company of the Year’ at the 9th Annual India Insurance Summit & Awards 2025; in December 2024 CHI was conferred the ‘Overall Achievement Award’ (SAHI category) at the ASSOCHAM 16th Global Insurance Summit & Awards, and ‘Smart Insurer’ and ‘Sales Champion’ awards in Health Insurance category at the 11th ET Now Insurance Summit & Awards 2024.



Care Health Insurance Limited

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Disclaimer: This is only summary of selective features of product **carē supreme**, **carē OPD** & **carē advanced**. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Please seek the advice of your insurance advisor if you require any further information or clarification.

Insurance is a subject matter of solicitation.
CIN:U66000DL2007PLC161503 UAN:25127030
UIN:CHIHLP25047V022425 (Care Supreme)
UIN:CHIHLLA23060V012223 (Care OPD)
UIN:CHIHLLA25043V012425 (Care Advanced)
IRDAI Registration Number - 148

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