

Insurance Policy Terms and Conditions

1. Surgeries above Rs. 50,000 are covered for customers above 40 years of age.
2. Accidental injuries are covered if they occur after 60 days of policy activation.
3. Hospitalization must be medically necessary and pre-approved by the insurer.
4. Claims related to pre-existing conditions are not covered in the first 12 months.
5. Policy must be active for at least 3 months before planned surgeries.
6. The maximum claim limit for surgeries is Rs. 1,00,000.
7. Treatments in recognized hospitals in India are eligible.

Please read the full document for additional clauses and exclusions.