

## Sample Health Insurance Policy Document

### 1. Eligibility:

- Coverage is available for individuals aged 18 to 65.
- Pre-existing conditions are covered after a waiting period of 2 years.

### 2. Coverage:

- Knee surgery, including total knee replacement, is covered after 3 months from policy start.
- Treatments must be done in empaneled hospitals only.
- Coverage is limited to INR 1,00,000 per surgery.

### 3. Claims:

- Submit all claims within 30 days of treatment.
- Include original bills, reports, and prescriptions.
- Claims exceeding INR 50,000 require pre-authorization.

### 4. Exclusions:

- Cosmetic procedures, dental treatments, and fertility treatments are not covered.
- Injuries due to adventure sports are excluded.

### 5. Special Clauses:

- For insured individuals aged above 45, mandatory health checkup is required before approval.
- Policies less than 3 months old are not eligible for surgical claims.

This document is a sample for testing LLM-based retrieval systems.