



MEDICSHIELD HEALTH PROTECT POLICY

Comprehensive Health Insurance for You and Your Family

◆ Overview

Unexpected medical expenses can cause financial strain. The MediShield Health Protect Policy is designed to offer peace of mind by covering hospitalization costs, day care procedures, and critical illnesses. It's ideal for individuals and families seeking wide-ranging protection against rising healthcare costs.

◆ What the Policy Covers

- Hospitalization Expenses: Covers room rent, ICU charges, doctor's fees, and medical tests during inpatient care.
 - Pre and Post-Hospitalization: Medical expenses incurred 30 days before and 60 days after hospitalization.
 - Day Care Procedures: Coverage for surgeries and treatments that don't require 24-hour hospitalization.
 - Ambulance Charges: Reimbursement for emergency road ambulance services up to a specified limit.
 - Domiciliary Treatment: Coverage for treatments taken at home due to non-availability of hospital beds.
 - AYUSH Coverage: Expenses related to Ayurveda, Yoga, Unani, Siddha, and Homeopathy treatments.
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◆ Who Can Apply

- Minimum Entry Age: 91 days for children, 18 years for adults
 - Maximum Entry Age: 65 years
 - Family Coverage: Self, spouse, dependent children, and parents
 - Policy Term: 1, 2, or 3 years (renewable for life)
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◆ Additional Features

- Cashless Treatment at over 5000 network hospitals across India
- No Claim Bonus for every claim-free year
- Health Check-up Benefit every 2 policy years

- Lifetime Renewability under IRDAI guidelines
 - Tax Deduction under Section 80D of the Income Tax Act
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◆ Not Covered (Major Exclusions)

- Illnesses diagnosed within 30 days of policy inception (except accidents)
 - Cosmetic or plastic surgery unless required due to accident or burns
 - Treatment for alcohol or drug abuse
 - Experimental or unproven treatments
 - Injuries from self-harm or participation in dangerous sports activities
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◆ How to Buy

1. Visit our website or any branch office
 2. Choose your coverage and sum insured
 3. Fill out the proposal form and complete medical screening (if required)
 4. Pay premium via secure payment gateway
 5. Receive policy documents instantly on your registered email
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◆ Claim Support

To raise a claim:

- Call 1800-345-6789 or email claims@medishield.com
 - Submit hospitalization documents and bills
 - Claims processed within 5 business days upon receipt of complete documents
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◆ Need Help?

Toll-Free Number: 1800-345-6789

Website: www.medishieldhealth.com

Email: care@medishield.com

Head Office: MediShield Insurance Co., Health Tower, Mumbai – 400001

Note: This brochure is a general description of coverage. For complete terms, conditions, limitations, and exclusions, please refer to the policy wording or consult our authorized insurance advisor.