

Sample Health Insurance Policy Document

POLICY DETAILS

Insurer Name: LifeSecure Health Insurance Co. Pvt. Ltd.

Policy Number: LS-HI-2025-000123

Date of Issue: 27 June 2025

Type of Policy: Individual Health Insurance

Plan Name: LifeSecure Health Protect Plan

Policy Term: 1 Year

Renewable Till Age: 75 Years

POLICYHOLDER DETAILS

Name: Ritesh Zambare

Age: 26 Years

Gender: Male

Address: Flat No. 101, XYZ Residency, Thane

Contact Number: +91-9876543210

Email: ritesh@email.com

Nominee: Mr. Mahesh Zambare (Father)

COVERAGE DETAILS

Sum Insured: Rs.5,00,000

Room Rent Limit: Rs.5,000/day

ICU Charges: Covered up to Sum Insured

Pre-Hospitalization: 30 Days

Post-Hospitalization: 60 Days

Day Care Procedures: All included

Ambulance Charges: Up to Rs.2,000

No Claim Bonus: 10% per claim-free year

PREMIUM DETAILS

Base Premium: Rs.7,500

GST (18%): Rs.1,350

Total Premium Paid: Rs.8,850

POLICY TERMS AND CONDITIONS

- The policy is valid for 1 year from the date of commencement.
- Pre-existing diseases are covered after a 2-year waiting period.
- The policyholder must intimate the insurer within 24 hours of hospitalization.
- Claims must be submitted within 15 days of discharge.

EXCLUSIONS

- Cosmetic or plastic surgery unless required due to an accident.
- Treatment for alcohol or drug abuse.
- War, terrorism, nuclear contamination.
- Dental treatments not resulting from an accident.
- Maternity benefits unless specifically included in the policy.

CUSTOMER SUPPORT

Toll-Free: 1800-123-4567

Email: support@lifecurehealth.in

Website: www.lifecurehealth.in

Authorized Signatory

For LifeSecure Health Insurance Co. Pvt. Ltd.

(Signature & Seal)

Date: 27 June 2025