

Policy Type: Health Insurance
Plan Name: SmartCare Plus

Coverage Details:

- Inpatient hospitalization coverage up to ₹5,00,000 per year
- Pre and post-hospitalization expenses covered (30 and 60 days)
- Emergency ambulance coverage up to ₹2,000 per incident
- Free annual health check-up

Exclusions:

- Cosmetic surgery unless medically necessary
- Pre-existing diseases covered after 2 years
- Injuries from hazardous sports

Claim Process:

1. Inform the insurance company within 24 hours of hospitalization.
2. Submit necessary documents like discharge summary, hospital bills, and prescriptions.
3. The claim will be processed within 7 working days.

Premium:

- ₹7,000/year for individuals aged 25-35
- ₹9,500/year for family floater (2 adults, 1 child)

Contact:

Toll-free: 1800-123-456

Email: support@smartcareinsurance.com