

# Sample Insurance Policy Clauses

Clause 1: The policy covers hospitalization expenses up to ■5,00,000 for individuals aged between 18-60 years.

Clause 2: Pre-existing diseases are covered only after a waiting period of 2 years from the date of policy inception.

Clause 3: Any surgeries performed outside of India are not eligible for reimbursement.

Clause 4: Knee replacement surgery is covered if the policyholder has been continuously insured for more than 1 year.

Clause 5: Claims must be submitted within 30 days of discharge from the hospital.

Clause 6: Coverage is not available for injuries sustained during participation in extreme sports.

Clause 7: Policy does not cover dental treatments unless arising from an accident.