

Health Insurance Policy Document

Policy Holder & Coverage Details

- * Policy ID: IND-2025-0002
- * Policy Type: Individual
- * Policy Start Date: March 15, 2025
- * Policy End Date: March 14, 2026
- * Status: Active
- * Premium Amount: 5,700

Insured Patient Information

- * Patient ID: P1002
- * Name: Emily Zhang
- * Age: 29
- * Gender: Female
- * Blood Type: A-
- * Contact Email: emily.zhang@example.com
- * Contact Phone: +1-202-555-0166

Policy Coverage

This individual health insurance plan provides coverage for a range of medical conditions, subject to the limits and exclusions detailed below.

* Description: Individual health insurance plan

* Maximum Annual Claims Limit: 25,000

Covered Conditions and Limits

The following conditions are covered under this policy, up to the specified coverage limits:

* Pneumonia: Covered, with a coverage limit of 5,000.

* Hypertension: Covered, with a coverage limit of 3,000.

* Diabetes: Covered, with a coverage limit of 4,000.

Exclusions

The following condition is not covered under this policy:

* Cancer: Not covered.

General Terms and Conditions

* Eligibility: Coverage is active only when premiums are paid up to date and within the policy's start and end dates.

* Claims Process: All claims must adhere to the procedures outlined by the insurer, including

submission deadlines and required documentation.

* Pre-authorization: Certain treatments or procedures may require pre-authorization from the insurer before services are rendered.

* Sub-limits & Deductibles: This policy may have other sub-limits, deductibles, co-pays, or waiting periods not explicitly detailed in this summary.

* Fraudulent Claims: Any attempt to make a fraudulent claim will result in the immediate termination of this policy and may lead to legal action.

* Modification: The terms and conditions of this policy cannot be modified without the express written consent of the insurer.