

Policy Name: SmartHealth Advantage

1. What does the policy cover?

This health insurance policy covers hospitalization, diagnostics, surgeries, maternity, and critical illnesses.

2. What is the waiting period?

A 30-day waiting period applies to all treatments except accidents.

3. Are pre-existing conditions covered?

Pre-existing diseases are covered after a 2-year continuous policy term.

4. Does the policy cover COVID-19?

Yes, COVID-19 treatment is covered as per IRDAI guidelines.

5. What is the claim process?

Claims can be submitted online via the insurer portal. Required documents include discharge summary, bills, ID proof.

6. What is the emergency number?

For cashless hospitalization, contact 1800-123-4567.

7. Can I include family members?

Yes, you can add spouse, children, and parents in a floater plan.

8. Is daycare covered?

Yes, 100+ daycare procedures are covered without 24-hour admission.