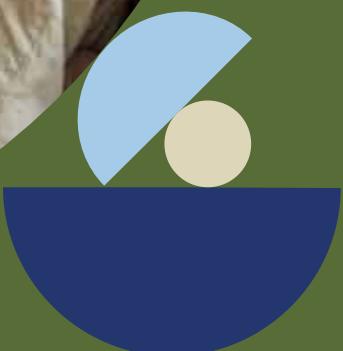


Health 360

Comprehensive coverage for a brighter future



ZURICH kotak
General Insurance

Coverage Details



In-patient Treatment

Covers medical expenses like room rent, ICU charges, operation theatre charges, doctor's fees, etc. arising out of minimum 24 hours of hospitalization.



Modern Treatment

Covers medical expenses incurred on listed advanced technology methods (wherever medically indicated) either as In-patient or as part of Day Care Treatment in a hospital.



Post-Hospitalisation Medical Expenses

Covers medical expenses immediately following the Insured Person's discharge from the hospital following In-patient Care or Day Care Treatment.



Domiciliary Hospitalisation

Covers medical expenses incurred on the Insured's domiciliary hospitalisation.



Road Ambulance Cover

Covers expenses for availing ambulance services for transportation to the hospital for medical treatment or transfer from one hospital to another for advanced treatments.



Day Care Treatment

Covers medical expenses incurred on the Insured Person's Day Care Treatment.



Pre-Hospitalisation Medical Expenses

Covers medical expenses preceding the Insured Person's Admission to Hospital for In-patient Care or Day Care Treatment.



AYUSH Treatment

Covers medical expenses incurred on the Insured's AYUSH Treatment for In-patient Treatment or Day Care treatment.



Organ Donor Cover

Covers In-patient hospitalisation medical expenses towards the donor for harvesting the organ.



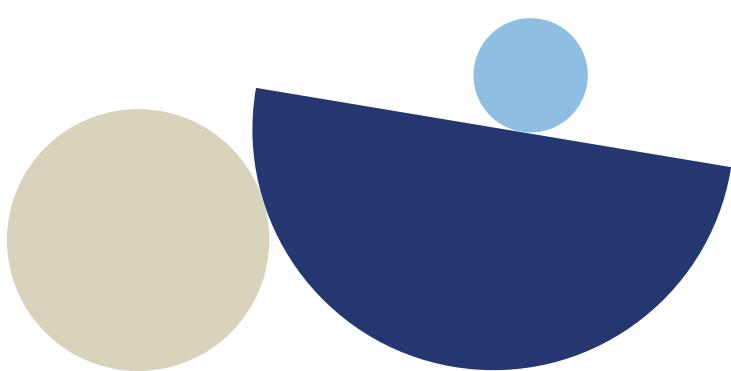
Air Ambulance Cover

Covers expenses for air ambulance for emergency and life threatening health conditions



Bariatric Surgery

Covers expenses incurred on the Bariatric Surgery of the Insured.



Other Base Covers



Cumulative Bonus

50% increase in the Base Sum Insured for each renewal up to a maximum of 100%



Consumables Cover

Covers the cost of listed non-medical items incurred towards medically necessary hospitalization of the Insured.



Home Care Treatment

Covers medical expenses incurred for availing treatment at home for listed illnesses.



Annual Health Check-up

Includes one free annual health check-up at our network provider on cashless basis for specified tests.



Health Services

Access to Health Portal for health-related information and services, and discounted OPD, diagnostics, pharmacy, etc. through network.



Unlimited Restoration Benefit

Offers restoration up to base Sum Insured unlimited times. The restored sum insured can be utilised in respect of any illness (related as well as different) and its complications except for claim under "Any one Illness" condition.



Shared Accommodation Benefit

Provides daily cash benefit for each and every completed day of the Insured Person's hospitalisation in a shared accommodation/ room



Premium Secure Benefit

Allows the customer to enjoy the benefit of continuing with the same premium as during policy inception until claim.



Unlimited E-consultations

Offers unlimited E-consultations with general physicians at our network

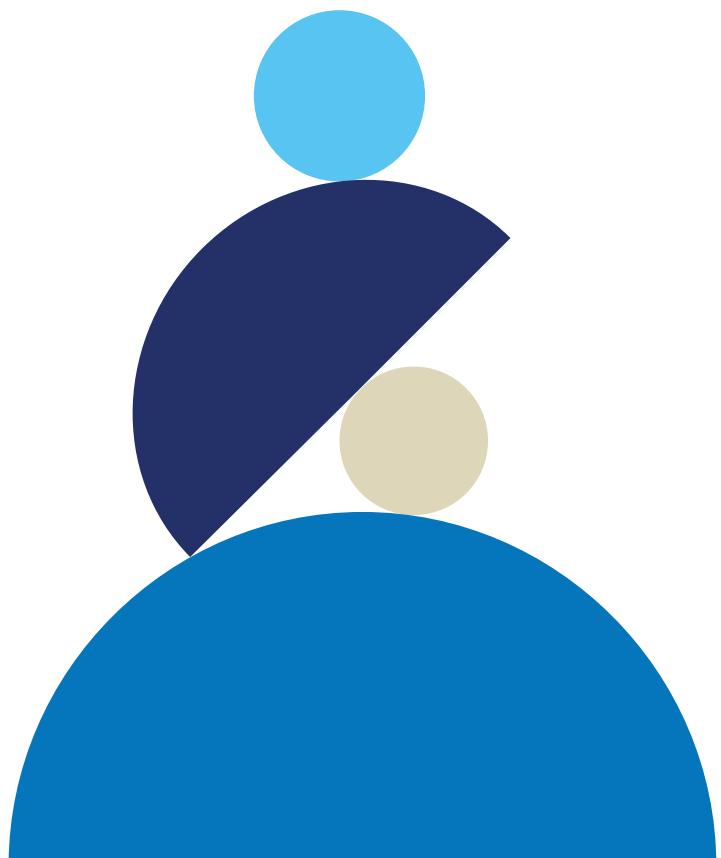




Wellness Program

Discount on renewal premium available to the Insured aged 18 years and above via mobile application/ health portal:

Number of healthy days (10,000 steps and above per day)	Discount on renewal premium
270 days and above	30%
240 - 269 days	20%
180 - 239 days	15%
120 - 179 days	10%
< 120 days	NIL



Optional Covers



Global Cover*

Covers medical expenses for emergency and planned treatments worldwide.



Double Cover

Receive an additional 100% of Base Sum Insured as Double Cover.



Step Up Benefit[^]

In case of long tenure policies, the base sum insured opted for is combined and is available for the entire policy tenure.



Convalescence Benefit

This benefit pays a lumpsum specified amount in case the hospitalization exceeds for a minimum period of 10 consecutive days.



Hospital Daily Cash

It will pay a specified daily cash amount from day one in case the hospitalization extends for at least 3 consecutive days.



Cumulative Bonus Booster

Insured will get 100% increase in premium for each claim free year upto 10 times of base sum insured.



Cash Bag

Get an amount equal to 10% of the premium to be paid on 1st Renewal and 5% thereafter on each renewal from 2nd renewal onwards for each claim-free year.



One Plus Benefit

Add your future spouse to the policy and waiting periods completed by you will be passed on to your future spouse when they are added in the policy.



Home Nursing Benefit

This cover pays for the services of a qualified nurse at the residence of the Insured after discharge from hospital.



Daily Cash for Accompanying an Insured Child

It will pay a specified daily cash amount from day one in case the hospitalization of an Insured child extends for at least 3 consecutive days.



^{*}For example - In case of a 2 year policy with a ₹10 Lakh base Sum insured, ₹20 Lakh SI will be available over a period of 2 years. Not available for platinum plan.

[^]Not applicable for Silver and Gold



Compassionate Visit

This benefit pays for the cost of return journey of Insured's immediate relative from place of residence to hospital.



Maternity Benefit

Covers medical expenses incurred for maternity, new born baby, and vaccination.



Personal Accident Cover

This is a Benefit cover which provides lumpsum benefit in the event of Accidental Death/ Permanent Total Disablement Benefit is available over and above the Base Sum Insured.



Specified disease/ procedure Waiting Period Modification

Cover that modifies the applicable Specified disease/procedure waiting period of 24 months to 12 months.



Cap on Room Rent*

Option for a capping of room rent and will be entitled for a discount in premium. Claim will be paid based on a rateable proportion based on the actual and eligible room rent.



Deductible

Option for opting deductible.



Essential Equipment Cover

Covers the expenses incurred towards the cost of buying or renting of listed durable medical equipments during or after hospitalisation.



Critical Illness Cover

This is a benefit cover which provides lumpsum benefit in the event of happening of 18 listed critical illnesses. Benefit is available over and above the Base Sum Insured.



Pre-existing Diseases Waiting Period Modification

Cover that modifies the applicable Pre-existing Diseases waiting period of 36 months to 24 or 12 months



Smart Select

Avail 15% discount on premium for medical treatment in listed hospitals mentioned in Annexure III of Policy wordings. For other than listed Smart Select hospitals - with additional co-payment of 20% in case of claim.



Room Category Modification

Avail discount by modifying room category to single private AC or shared room.



Voluntary Co Pay

Option for opting Voluntary Co pay.



Waiting Period

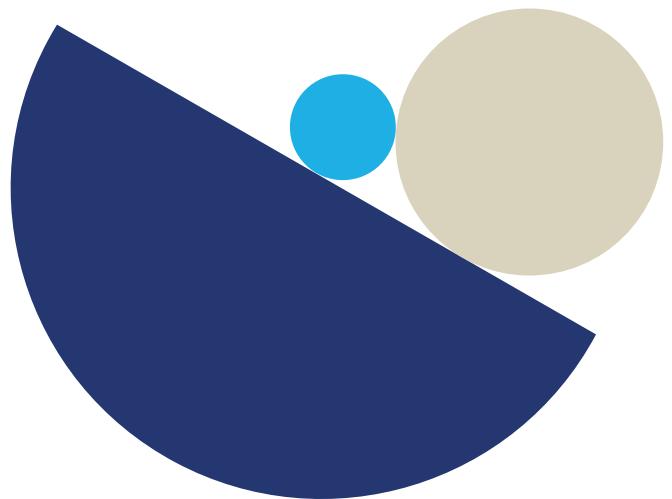
Initial Waiting period	30 days
Specified disease/procedure waiting period	24 months
Maternity benefit waiting period	24 months
Pre-existing diseases	36 months

Exclusions



- Investigation & evaluation
- Rest Cure, rehabilitation and respite care
- Obesity/weight control
- Change-of-gender treatments
- Cosmetic or plastic surgery
- Hazardous or adventure sports
- Breach of law
- Treatment at excluded providers
- Treatment for alcoholism, drug or substance abuse or any addictive condition and consequences thereof
- Refractive error
- Unproven treatments
- Sterility and infertility
- Maternity
- Hormone replacement therapy
- Alopecia wigs and/or toupee and all hair or hair fall treatment and products
- Any charges incurred to procure documents related to treatment or illness pertaining to any period of Hospitalization or Illness
- Expenses related to any kind of RMO charges, Service charge, Surcharge, night charges levied by the hospital under whatever head or transportation charges by visiting consultant.

Please refer to the policy wording for the complete list of exclusions



Terms of Cancellation



Scan the QR code for the terms of cancellation



How to Claim?



For Cashless Claims

- In case of planned hospitalisation, take a pre-authorization by informing us 48 hours prior to admission.
- In case of unplanned hospitalisation, request pre-authorization for availing the cashless facility for that emergency care within 24 hours of commencement of hospitalisation.



For reimbursement

Inform us by sending a written notice of the claim for reimbursement along with relevant details of the policyholder within 30 days of the insured's discharge from the hospital.



For pre-hospitalisation and post-hospitalisation medical expenses

- All claims for pre-hospitalisation medical expenses shall be submitted to us within 30 days of the insured's discharge from hospital.
- All claims for post-hospitalisation medical expenses shall be submitted to us within 30 days of the completion of the post-hospitalisation period as mentioned in your plan.

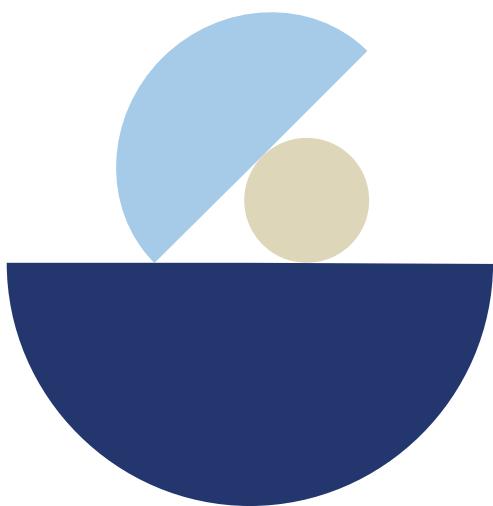




Table Of Benefits

	Plan 1	Plan 2	Plan 3
	Silver	Gold	Platinum
Base Sum Insured	5 Lakh / 7.5 Lakh / 10 Lakh	10 Lakh / 15 Lakh / 20 Lakh / 25 Lakh	50 Lakh / 100 Lakh / 200 Lakh / 500 Lakh
Base Covers			
In-patient Treatment	Up to Base Sum Insured	Up to Base Sum Insured	Up to Base Sum Insured
Day Care Treatment	All day care surgeries and procedures	All day care surgeries and procedures	All day care surgeries and procedures
Modern Treatment	50% of SI up to 5 Lakh	50% of SI up to 10 Lakh	50 Lakh-200 Lakh - up to 25 Lakh 500 Lakh - up to 50 Lakh
Pre-Hospitalisation Medical Expenses	60 days	90 days	90 days
Post-Hospitalisation Medical Expenses	90 days	180 days	180 days
AYUSH Treatment	Up to Base Sum Insured	Up to Base Sum Insured	Up to Base Sum Insured
Domiciliary Hospitalisation	Up to Base Sum Insured	Up to Base Sum Insured	Up to Base Sum Insured
Organ Donor Cover	Up to Base Sum Insured	Up to Base Sum Insured	Up to Base Sum Insured
Road Ambulance Cover	Up to 20,000 per event	Up to 20,000 per event	Up to Sum Insured
Air Ambulance Cover	Up to 2.5 Lakh	Up to 5 Lakh	Up to 10 Lakh
Bariatric Surgery	Covered up to 5 Lakh	Covered up to 10 Lakh	Covered up to 10 Lakh
Other Base Covers			
Cumulative Bonus	50%/year up to a max of 100%	50%/year up to a max of 100%	50%/year up to a max of 100% except Unlimited SI
Unlimited Restoration Benefit	Unlimited restore for related/ unrelated, same/different person	Unlimited restore for related/ unrelated, same/different person	Unlimited restore for related/ unrelated, same/ different person
Consumables Cover	Covered on default basis	Covered on default basis	Covered on default basis
Shared Accommodation Benefit	1,000/day up to 10,000	1,500/day up to 15,000	2,000/day up to 20,000
Home Care Treatment	Cashless - up to 25,000/year	Cashless - up to 50,000/year	Cashless - up to 2.5 Lakh/year
Premium Secure Benefit (Lock the clock)	Same premium till first claim is made	Same premium till first claim is made	Same premium till first claim is made
Annual Health Check-up	Covered	Covered	Covered
Wellness Program	Available - Get renewal discount based on the step count	Available - Get renewal discount based on the step count	Available - Get renewal discount based on the step count
Unlimited E-consultations	Covered	Covered	Covered
Health Services	Covered	Covered	Covered

Optional Covers			
Global Cover	Not Applicable	Not Applicable	Worldwide cover (Max up to 2 Cr.)
Cumulative Bonus Booster	As per plan / Sum Insured	As per plan / Sum Insured	As per plan / Sum Insured
Double Cover	100% of the days Sum Insured as Double Cover	100% of the days Sum Insured as Double Cover	100% of the days Sum Insured as Double Cover
Cash Bag	For each claim free year get an amount equal to 10% of premium on 1 st renewal and 5% thereafter on each renewal from 2 nd renewal onwards	For each claim free year get an amount equal to 10% of premium on 1 st renewal and 5% thereafter on each renewal from 2 nd renewal onwards	For each claim free year get an amount equal to 10% of premium on 1 st renewal and 5% thereafter on each renewal from 2 nd renewal onwards
Step Up Benefit	Annual Base Sum Insured of the policy is combined for the entire tenure opted.	Annual Base Sum Insured of the policy is combined for the entire tenure opted.	Not Applicable
One Plus Benefit	Add future spouse and all waiting periods completed by the Insured will be passed on to the future spouse.	Add future spouse and all waiting periods completed by the Insured will be passed on to the future spouse.	Add future spouse and all waiting periods completed by the Insured will be passed on to the future spouse.
Convalescence Benefit	INR 15,000 (minimum hospitalisation of 10 days)	INR 15,000 (minimum hospitalisation of 10 days)	INR 25,000 (minimum hospitalisation of 10 days)
Home nursing Benefit	Up to INR 3,000 per day for a maximum of 15 days	Up to INR 3,000 per day for a maximum of 15 days	Up to INR 3,000 per day for a maximum of 15 days
Hospital Daily Cash	INR 1,000 per day for minimum 3 days of hospitalisation subject to maximum of 10 days	INR 1,500 per day for minimum 3 days of hospitalisation subject to maximum of 10 days	INR 2,000 per day for minimum 3 days of hospitalisation subject to maximum of 10 days
Daily Cash for Accompanying an Insured Child	INR 1,000 per day for minimum 3 days of hospitalisation subject to maximum of 10 days	INR 1,500 per day for minimum 3 days of hospitalisation subject to maximum of 10 days	INR 2,000 per day for minimum 3 days of hospitalisation subject to maximum of 10 days
Compassionate Visit	Up to INR 20,000	Up to INR 20,000	Up to INR 20,000
Essential Equipment Cover	SI up to 10,000 per year	SI up to 20,000 per year	SI up to 30,000 per year
Maternity Benefit	SI 50,000	SI 50,000 / 1 Lakh / 1.5 Lakh / 2 Lakh	SI 50,000 / 1 Lakh / 1.5 Lakh / 2 Lakh
Critical Illness Cover (Available for age 18 years and above)	Additional SI equivalent to Base SI and subject to a maximum of 10 Lakh	Additional SI equivalent to Base SI and subject to a maximum of 10 Lakh	Additional Sum Insured Option to choose maximum up to INR 25 Lakh
Personal Accident Cover	Equal to Base Sum Insured	Equal to Base Sum Insured	Additional Sum Insured for Personal Accident maximum up to 25 Lakh
Pre-existing Diseases Waiting Period Modification	36 months for all age groups	36 months for all age groups	36 months for all age groups
	Option to Reduce to 24 months/12 months	Option to Reduce to 24 months/12 months	Option to Reduce to 24 months/12 months
Specified Disease/ procedure Waiting Period Modification	24 months for all age groups	24 months for all age groups	24 months for all age groups
	Option to Reduce to 12 months	Option to Reduce to 12 months	Option to Reduce to 12 months

Optional Covers			
Smart Select	Upto 15% discount on the total premium	Upto 15% discount on the total premium	Upto 15% discount on the total premium
Cap on Room Rent	Only for Sum Insured 5 Lacs - 1% of base sum insured in case of stay in Non ICU; 2% of base sum insured in case of stay in ICU	Not Applicable	Not Applicable
Room Category Modification	1. Shared room cover 2. Single Private Room cover	1. Shared room cover 2. Single Private Room cover	1. Shared room cover 2. Single Private Room cover
Deductible	A deductible of INR 25k/ 50k/ 1 Lakh/ 2 Lakh for each Policy Year on the aggregate of all Claims in that Policy Year	A deductible of INR 25k/ 50k/ 1 Lakh/ 2 Lakh / 5 Lakh for each Policy Year on the aggregate of all Claims in that Policy Year	A deductible of INR 25k/ 50k/ 1 Lakh/ 2 Lakh / 5 Lakh/ 10 Lakh for each Policy Year on the aggregate of all Claims in that Policy Year
Voluntary Co-pay	Voluntary Co-pay of 10% / 15% / 20% / 25% / 30%	Voluntary Co-pay of 10% / 15% / 20% / 25% / 30%	Voluntary Co-pay of 10% / 15% / 20% / 25% / 30%





 1800 266 4545

 care@zurichkotak.com

 www.zurichkotak.com

Zurich Kotak General Insurance Co. (India) Ltd.

CIN: U66000MH2014PLC260291. IRDAI Reg. No. 152. Registered Office: Unit no. 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon East, Mumbai - 400063 Maharashtra, India. The advertisement contains only an indication of cover offered. For more details on risk factors, terms, conditions and exclusions, please read the policy document carefully before concluding a sale. Please get in touch with us for complete list of Plans. Taxes will be charged extra as per the applicable rates. Trade logo displayed above belongs to Kotak Mahindra Bank Ltd. and is used by Zurich Kotak General Insurance Company Ltd. under license. Tax benefit u/s 80D of the Income Tax Act, 1961 mentioned herein is subject to the fulfillment of conditions mentioned in Income Tax Act. Please consult your tax advisor for details.

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Statutory warning: Section 41 of the Insurance Act, 1938 states. (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. (2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ₹1,000,000/-.