

RELIANCE

GENERAL  
INSURANCE

HEALTH  
INSURANCE



Reliance  
Health Global



With  
Reliance  
Multi Trip Rider

A health policy  
without borders

that protects you globally & covers you in India too!^

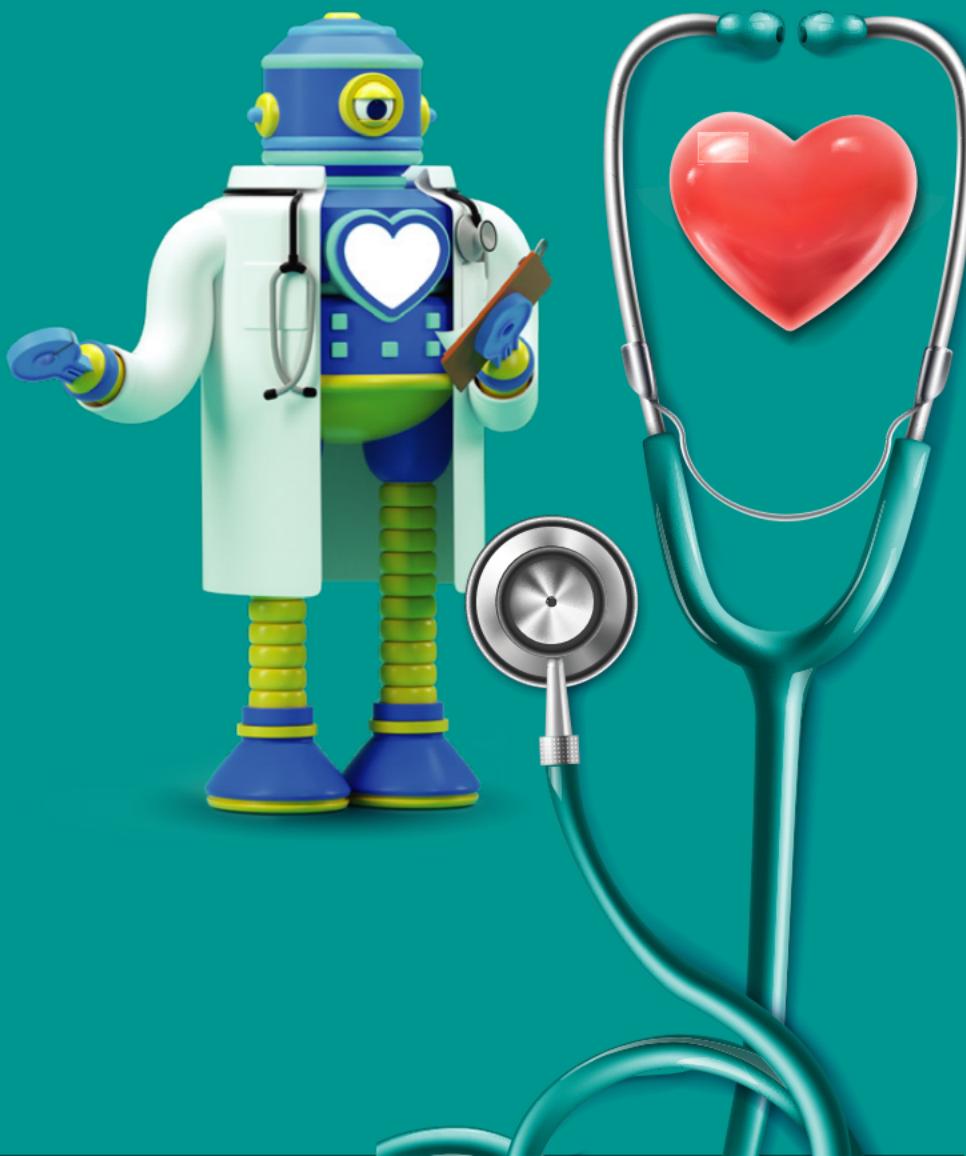
Tech+ = *live* Smart

^India Cover is optional

You choose the best for yourself and your family. Be it enjoying leisure trips to exotic destinations, acquiring luxurious artifacts, and shipping them across seven seas to India, a place you call home, you have never limited yourself to boundaries. Then why limit your healthcare?

We understand the emotions accompanying your lifestyle and the need to remain consistent by not compromising for anything less than what you deserve. That is why we at Reliance General Insurance bring to you a world-class healthcare policy that ensures you stay worry-free when it comes to getting access to advanced medical treatments & world-class medical infrastructure that goes beyond borders.

**Reliance Health Global is the new way to *Live Smart with Tech+ ❤️***



# Reasons That Make This Policy Truly Global!



## When the bills are Global, so should be the Sum Insured!

Get high sum insured with coverage up to USD 1 Million



## Treatment big or small, we'll take care of it!

You can choose to cover planned treatments for specified illnesses like cancer, bypass surgery, etc., or for all illnesses and injuries<sup>\*</sup>



## Daycare treatments? Not a worry!

Pre & Post operative Daycare procedures are covered within sum insured



## Room rent to Consumable expenses, we have it covered!

Choose to recover in the room of your choice, and don't worry about the consumable expenses as we have it covered within sum insured



## We'd love to see you get back on your feet!

Inpatient Rehabilitation<sup>#</sup> like speech, occupational & physical therapies are covered in case of an accident up to USD 2300



## Companion and Donor travel expenses are covered, too!

Travel & accommodation expenses<sup>#</sup> for insured, companion & living donors are covered



## Concierge services because we care!

We promise to stick by your side, so from Visa and documentation expenses to providing you with Assistance Services like Lost Passport Assistance, Consular Referral, Arrangement of Radio Taxi or Chauffeur Services, Emergency Cash Assistance, etc., we have it all covered



<sup>\*</sup>Available with Royal and Royal+

<sup>#</sup>Available with Elite+ and Royal+

# Choose Your Passport to Global Health!

Sum Insured Options*# (USD per annum)	\$1.5 Lakhs	\$2.5 Lakhs	\$5 Lakhs	\$7.5 Lakhs	\$1 Million
Plans	Elite	Elite+	Royal	Royal+	
Scope of Cover	Specified Illnesses## Cancer Treatment; Coronary Artery Bypass Surgery (CABG); Heart Valve Replacement or Repair, etc.		All Illnesses including Specified illnesses##		

Global Cover	Elite	Elite+	Royal	Royal+
1) In-Patient Treatment Including ambulance and organ donor expenses, up to the S.I	✓	✓	✓	✓
2) Pre and Post-Operative Day Care Treatment, within S.I	✓	✓	✓	✓
3) Pre-Hospitalisation, from the date of arrival in the City of Treatment up to 15 days or to the date of start of pre-approved In-Patient Treatment whichever is earlier. (within S.I)	✓	✓	✓	✓
4) Post-Hospitalisation, 30 days, within S.I	✓	✓	✓	✓
5) Rehabilitation (Accident only), USD 2300, within S.I		✓		✓
6) Travel Expenses : For Worldwide including US/Canada: Up to USD 7000 total (for insured, companion and living donor) (within S.I)  For Worldwide excluding US/Canada: Up to USD 3500 total (for insured, companion and living donor) (within S.I)		✓		✓
7) Accommodation Expenses: For Worldwide including US/Canada: Up to USD 350 per day; within S.I, max up to 60 days  For Worldwide excluding US/Canada: Up to USD 250 per day; within S.I, max up to 60 days		✓		✓
8) Repatriation of Mortal Remains, up to USD 15000, within S.I	✓	✓	✓	✓
9) Second Opinion, within S.I	✓	✓	✓	✓
10) Visa Charges and Documentation, within S.I		✓		✓
11) Assistance Services (No Limit): <ul style="list-style-type: none"><li>Translation Services</li><li>Transmission Of Urgent Messages</li><li>Lost Passport Assistance</li><li>Consular Referral</li><li>Arrangement Of Radio Taxi Or Chauffeur Services</li><li>Emergency Cash Assistance</li></ul>		✓		✓

##For the entire list of specified illnesses please turn over and for the complete details, kindly refer to the policy wording

\*#Option to choose Worldwide including/excluding US & Canada

## Choose To Be Treated In India (Optional Cover)

Sum Insured Combo Global (USD per annum)	\$1.5 Lakhs	\$2.5 Lakhs	\$5 Lakhs	\$7.5 Lakhs	\$1 Million
+ India (INR per annum)	₹1.5 Cr	₹2.5 Cr	₹4.5 Cr	₹6.5 Cr	₹Unlimited**
Plans	Basic		Comprehensive		
Scope of Cover	All Illnesses including Specified illnesses (For Gene Therapy: Sublimit of 50% of India Base Sum Insured, Lifetime limit: 100% of India Base Sum Insured)				

India Cover	Basic	Comprehensive
1) In-Patient Treatment (Incl. Consumables), up to S.I., Actuals (Any Room category)	✓	✓
2) Day Care Treatment (Incl. Consumables), within S.I., Actuals (Any Room category)	✓	✓
3) Domestic Road Ambulance, within S.I.	✓	✓
4) Air Ambulance, within S.I.		✓
5) Domiciliary Hospitalisation, within S.I.	✓	✓
6) Modern Treatment, within S.I.	✓	✓
7) Pre & Post Hospitalisation 90 & 180 Days respectively within S.I.	✓	✓
8) Organ Donor Expenses, within S.I.	✓	✓
9) Rehabilitation, INR 50000, within S.I.		✓
10) Home Care Treatment (with round the clock, doctor visit), INR 25 lakhs, max 15 days in a policy year, within S.I.		✓
11) Medical Equipment: Durable Medical Equipment like wheel chairs, CPM machine, etc., covered up to INR 5 lakhs, within S.I & Small Medical Equipment like spectacles, medical splints, etc., covered up to INR 2 lakhs, within S.I		✓
12) OPD Expenses Incl. Consultation, Diagnostics, Pharmacy, Physiotherapy, Dental, up to INR 50000		✓
13) Health Check-up: Up to INR 10000, every 2 years, starting at the beginning of year 2		✓
14) Second Opinion : INR 5000, within S.I.	✓	✓
15) No Claim Bonus*: 25% increase in India Base S.I for every claim free year, max up to 100% of Base S.I and 25% decrease for every claim year	✓	✓
16) Inflation Protection*: 8 % increase in India Base S.I at the end of each Policy Year, max up to 100% of Base S.I, irrespective of claim made in a particular year	✓	✓
17) Unlimited Reinstatement*: On subsequent claim, Unlimited reinstatement of India Base S.I on related or unrelated illness or injury	✓	✓
18) Assistance Services: • Tele-consultation • Booking of health check-ups • Arrangement of Nurse at home • Emergency helpline	✓	✓

\*\*Floater option shall not be available where Unlimited India Base Sum Insured is Opted

\*Not applicable for unlimited India Base Sum Insured

## Cover Emergency Treatments & Travel with the Reliance Multi Trip Rider Plan!

Global Sum Insured (USD per annum)	\$1.5 Lakhs	\$2.5 Lakhs	\$5 Lakhs	\$7.5 Lakhs	\$1 Million
Multi Trip Rider Sum Insured (USD per annum)	\$1 Lakh	\$1.5 Lakhs	\$2 Lakhs	\$3 Lakhs	\$5 Lakhs
Single Trip Duration Covered:	<input type="checkbox"/> 30 Days	<input type="checkbox"/> 45 Days	<input type="checkbox"/> 60 Days	<input type="checkbox"/> 90 Days	
Max. Trip Duration Covered:		Up to 180 Days per year			
Geographical coverage under Multi Trip Rider	<input type="checkbox"/> Worldwide	<input type="checkbox"/> Worldwide Excluding USA & Canada			

Benefit No.	Cover Name	Economy Care	Value Care	Classic Care	Deductible
Sum Insured and deductible is in US \$ unless specified otherwise					
1	Medical Expenses (M.E.)	\$1 Lakh, \$1.5 Lakhs	\$2 Lakhs, \$3 Lakhs	\$5 Lakhs	50
	Transportation, Evacuation	Part of M.E.	Part of M.E.	Part of M.E.	
	Repatriation of Mortal Remains	Part of M.E.	Part of M.E.	Part of M.E.	
	OPD Expenses	Part of M.E.	Part of M.E.	Part of M.E.	
	Life-Threatening Medical condition (PED)	Part of M.E.	Part of M.E.	Part of M.E.	
2	Dental Treatment	500 (max. 100 per tooth)	500 (max. 100 per tooth)	500 (max. 100 per tooth)	50
3	Trip Cancellation	600	600	600	Nil
4	Trip Delay	25 per day (6 days max)	50 per day (6 days max)	60 per day (6 days max)	3 hours
5	Trip Interruption	600	600	600	Nil
6	Missed Connections	200	300	500	3 hours
7	Total Loss Of Checked In Baggage	1000	1200	1500	Nil
8	Delay Of Checked In Baggage	100	100	100	12 hours
9	Personal Liability	100000	200000	250000	Nil
10	Loss Of Passport	300	300	300	25
11	Automatic Extension	7 days	7 days	7 days	Nil
Optional Cover					
12	Adventure Sports	Available	Available	Available	Nil



# Discounts That Will Make You Say Wow!

## Cross-Sell Discount



If you have an RGI Private Car Policy, or Long-term Home Policy or Retail Health Policy, you can avail this discount

## Family Discount



Get a special discount up to 10% depending on your family size when you insure more than one family member in the same policy

## Long Term Discount



Choose a long term policy of 2 or 3 years and get a discount of 7% or 12% respectively

## Promoter Group Employee



You can avail of this discount if you are an existing RGI /Group promoter or Employee

You can also avail discount for Issuance Mode and Employee Sourcing.  
Note: Total discount (excluding Long Term Discount) is limited to 20%

**Note:** Family discount & long term discounts are applicable for Reliance Health Global & Reliance Multi Trip Rider policy. Rest of the discounts mentioned are applicable for Reliance Health Global alone.

## Optional Covers To Boost Your Health Global Policy\*\*

### Waiver Of Co-payment



This benefit waives off the Co-Payment condition of 20% on the Assessed Claim Amount, applicable on Policies where the Insured age, first time entering into the Policy is  $\geq 61$  years

### Voluntary Co-payment



10%/20% on the assessed claim amount

### Change in PED waiting period



Now change your Pre-Existing Waiting Period from 36 months to 12, 24 months

\*\*Additional premiums or discounts shall apply

## Check Your Eligibility

<b>Age</b>	Entry Age: Child - 91 days to 25 years Adult - 18 years to 65 years No Exit Age
<b>Policy Type</b>	Individual and Family floater basis
<b>Policy Period Option</b>	1/2/3 Years

## Waiting Period

<b>Initial Waiting Period</b>	90 days for claims under Global Coverage 30 days for claims under India Coverage
<b>PED Waiting Period</b>	36 months from the policy start date
<b>Specific Waiting Period</b>	<ul style="list-style-type: none"><li>- Joint Replacement / Reconstruction (Hip, Knee, Shoulder) 36 months for claims under Global Coverage; 24 months for claims under India Coverage</li><li>- Gene Therapy: 36 months</li><li>- Dental Cover under India OPD: 30 Days</li><li>- Listed Illnesses/Procedures: 24 Months</li></ul>

## The Policy does not cover these\*^

- Investigation & Evaluation
- Rest Cure, Rehabilitation and Respite Care
- Obesity/ Weight Control
- Change-of-Gender Treatments

<sup>\*\*</sup>For more details, please refer to the Policy wording

## Policy Cancellation

Please refer to the policy wording for the cancellation grid.

## Specified Illnesses

Specified Illnesses/Treatment	Sub-limits
Cancer Treatment	None
Coronary Artery by-pass Surgery (CABG)	None
Heart Valve Replacement or Repair	None
Neurosurgery	None
Donor Organ Transplant	None
Bone Marrow Transplant	
Aorta Graft Surgery	None
Pulmonary Artery Graft Surgery	None
Skin Grafting Surgery for Major Burns	None
Joint Replacement /Reconstruction (Hip, Knee, Shoulder)	None
Reconstructive Surgery	None
Gene Therapy	50% of Sum Insured or USD 5 lakhs (whichever is lower), Lifetime limit: 100% of Global SI

The above list is exclusively for Reliance Health Global.

## Global Claim? We Got Your Back!

When we say, we will be with you until you recover. We mean it! Give us a call on the number below and we will scout 3 global hospitals suiting your need and arrange medical consultation from the hospital you choose. Once you agree to a suggested treatment, as per your plan, we will arrange the entire treatment process, travel & accommodation. We even help you get your visa in place & provide you with a host of assistance services while you get treated

Call	022-6734 7444
Email	relianceglobalhealth@europ-assistance.in
Physical Address	Europ Assistance India, Star Hub Bldg. No 2, 7th Floor, Near ITC Maratha Hotel, Sahar, Andheri (E), Mumbai, Maharashtra, India – 400 059.

## For cashless claims in India, reach us here

 Call: 022-4890 3009 (Paid)

 Email: rgiclr.carehealth@relianceada.com

To make a smart choice, get in touch with us right away!

 Website	reliancegeneral.co.in
 Call	022-4890 3009 (Paid) <b>022-3383 4185 (Paid) – Exclusive line for Senior citizens</b>
 WhatsApp	74004 22200

### Contact our Insurance Advisor

Need the BroBot Speed.  
Go digital with us



**Prohibition of Rebates – Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.** No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out 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. For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website [www.reliance-general.co.in](http://www.reliance-general.co.in) and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax Laws are subject to changes as per the amendments from time to time.

**IRDAI Registration No. 103. Reliance General Insurance Company Limited**  
Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai- 400063. Corporate Identity Number: U66603MH2000PLC128300. Reliance Health Global UIN: IRDANI03RP0001V01202324, Reliance Multi Trip Rider UIN: RELHLIA25038V012425. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.

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