Sample Insurance Policy Excerpt

1. Grace Period: A grace period of thirty (30) days shall be allowed for the payment of each renewal premium after the first year, during which period the policy shall continue in force.

2. Waiting Period for Pre‑Existing Diseases: Coverage for any pre‑existing disease (PED) will commence after thirty‑six (36) months of continuous coverage from the policy inception date.

3. Maternity Benefit: The Company will reimburse maternity expenses for up to two deliveries provided the female insured person has been covered for at least twenty‑four (24) consecutive months.

4. Organ Donor Coverage: Medical expenses incurred by an organ donor for harvesting the organ for the insured person are payable, provided they comply with the Transplantation of Human Organs Act, 1994.

5. Room Rent & ICU Limits (Plan A): Room rent is capped at 1% of the Sum Insured per day and ICU charges at 2% of the Sum Insured per day, unless treated in a Preferred Provider Network (PPN) hospital.