

Insurance Policy - Coverage Summary

This document lists the major coverage benefits and exclusions in bullet-point format. Please refer to each section carefully before signing the policy.

Benefits:

- ✓■ Hospitalization expenses up to ■5,00,000 per annum.
- ✓■ Accidental death coverage up to ■10,00,000.
- ✓■ Critical illness benefit including heart, kidney, and liver diseases.
- ✓■ Daily cash allowance during hospitalization for up to 30 days.
- ✓■ Ambulance expenses reimbursed up to ■2,000 per incident.

Exclusions:

- Pre-existing diseases not covered for the first 24 months.
- Cosmetic or plastic surgery unless medically necessary.
- Injuries due to war or participation in hazardous sports.
- Non-allopathic treatments except Ayurveda or Homeopathy approved hospitals.