



DENGUE CARE

A little care goes a long way.
Let's Uncomplicate insurance for dengue.

Let's Uncomplicate

www.apollomunichinsurance.com

Are you prepared to fight Dengue this year? It's time to protect yourself & your family with our exclusive Dengue Care plan that covers you for inpatient & outpatient treatment for dengue.

Plan USP

One premium irrespective of age

No medicals irrespective of age

Simple one page application form

Comprehensive in-patient hospitalisation cover with no sublimits/ co-payment

Cover for OPD expenses upto Rs. 10,000 if dengue is diagnosed -

Coverage for consultations, diagnostic tests, pharmacy and home nursing for dengue treatment taken at home.

Coverage even for non medical expenses incurred during hospitalisation, in case share accommodation is opted.

Only 15 days waiting period - First 15 days waiting period from date of inception of policy. No other waiting periods.

Lifelong renewal

Points to Remember

- This policy covers persons in the age group 91 days to 65 years. The maximum entry age is restricted upto 65 years. The Minimum entry age for Adult is 18 years and maximum is 65 years. The minimum entry age for child is 91 days and the maximum is 25 years.
- No maximum cover ceasing age
- An individual and/or his family members namely spouse, dependent children and parents are eligible for buying this cover.
- This cover will be offered on individual Sum Insured basis only.
- This is an annual policy.
- The premium for the policy will remain the same for the policy period as mentioned in the policy schedule.
- A maximum of 6 members can be added in a single policy. A maximum of 4 adults and a maximum of 5 children can be included in a single policy.

Exclusions

- Any Treatment other than for Dengue fever.
 - Vitamins and tonics unless certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.
 - Specified healthcare providers (Hospitals/ Medical Practitioners).
 - Treatment rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed.
 - Any treatment or part of a treatment that is not of a reasonable charge, not Medically Necessary; drugs or treatments which are not supported by a prescription.
 - Charges related to a Hospital stay not expressly mentioned as being covered, including but not limited to charges for admission, discharge, administration, registration, documentation and filing.
 - Any non medical expenses mentioned in Annexure I of Policy wordings.
- For complete exclusions please refer to the policy document.

Features & Benefits

Benefits	Sum Insured – Rs 50,000; 100,000
In-patient Treatment	Upto Sum Insured
Room Rent	Single private A/c room
Shared accommodation Benefit	Covered
Pre-hospitalization	15 Days
Post-hospitalization	15 Days
Outpatient Treatment* Pharmacy Diagnostic tests Outpatient Consultation Home nursing	Rs 10,000
Wellness Offers From time to time, we will provide you the opportunity to purchase items or services (at a discount or as part of a special scheme) related to prevention of Dengue on our website or through other means.	

*These benefits are available to all Insured Persons during the Policy Period if NS1 (nonstructural protein 1) or any equivalent test as directed by us is positive in result.

Annual Premium

Sum Insured	50,000	100,000
91 Days - 65 Years	Rs 444	Rs. 578
>65 Years*	Rs 444	Rs. 578

*Only for renewals

- Premiums are exclusive of service tax.
- The premium under individual coverage will be charged on the completed age of the individual insured member.
- Premium rates are subject to change with prior approval from IRDAI.
- Please note that your premium at renewal may change due to a change in your age or changes in the applicable tax rate.

Tax Benefit

The premium amount paid under this policy qualifies for deduction under Section 80D of the Income Tax Act, subject to applicable tax laws.

Disclaimer

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

Terms of Renewal

- We offer life-long renewal unless the Insured Person or any one acting on behalf of an Insured Person has acted in an improper, dishonest or fraudulent manner or any misrepresentation under or in relation to this policy or the Policy poses a moral hazard then the Policy shall be cancelled ab-initio from the inception date or the renewal date (as the case may be), or We may modify the Policy. In case a claim is made under such Policy, it shall be rejected/repudiated and all benefits payable under such Policy shall be forfeited with respect to such claim.
- Grace Period - Grace Period of 30 days for renewing the Policy is provided under this Policy.
- Maximum Age - There is no maximum cover ceasing age on renewal in this policy.
- Waiting Period - The Waiting Periods mentioned in the policy wording will be waived on renewal of your Dengue Care Policy.
- Renewal premium are subject to change with prior approval from IRDAI. Any change in benefits or premium (other than due to change in Age) will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated at least 3 months in advance.
In the likelihood of this policy being withdrawn in future, intimation will be sent to insured person about the same 3 months prior to expiry of the policy. Insured Person will have the option to migrate to similar indemnity health insurance policy available with us at the time of renewal with all the accrued continuity benefits such as waiver of waiting period etc. Provided the policy has been maintained without a break.
- Sum Insured can be enhanced only at the time of renewal. In case of increase in the Sum Insured waiting period will apply afresh in relation to the amount by which the Sum Insured has been enhanced.
- Any Insured Person in the policy has the option to migrate to similar indemnity health insurance policy available with us at the time of renewal subject to underwriting with all the accrued continuity benefits such as waiver of waiting period etc. Provided the policy has been maintained without a break.

How to buy?

Log into www.apollomunichinsurance.com/denguecare
or just call our toll free number: 1800 103 0555



ApolloMunichHealthInsurance



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