

# ACKO Personal Health Policy

Here's a snapshot of your policy.

Policy holder name:	Gaurav Singh	Policy validity:	09 October 2024 - 08 October 2025 (1 year)
Phone number:	9044865771	Payment plan:	Monthly
Email address:	singhgaurav.1144@gmail.com	Instaments paid:	1 out of 12
Pincode:	226010	Premium paid for:	09 October 2024 - 08 November 2024
Policy number:	ASHP202400000384		Monthly payments are required to keep your policy active
Plan Name:	Standard Plan	Portability:	No
Policy type:	Family Floater	Existing user:	Yes
Sum insured:	₹ 25L		

## Insured members

Name	Date of birth (Age)	Relation to policy holder	Gender	First policy inception date
Seema Nayal	06 / 12 / 1994 (29)	Spouse	Female	09 / 10 / 2024
Gaurav Singh	30 / 11 / 1992 (31)	Self	Male	09 / 10 / 2024

NOTE: This document contains health cards for all insured members, you can carry them digitally or print a copy.

## Health cards

<b>Seema Nayal</b>	<b>Gaurav Singh</b>
UHID	DOB
ACK.ASHP2024000 00384.2	06-Dec-1994
IPD POLICY NUMBER	VALID TILL
ASHP20240000038 4	08-10-2025
	

## Top features



### Sum insured

₹25L coverage for health expenses



### 100% bill payment

Your full hospital bill will be settled.



### No limit on room rent

Pick any hospital room with no restrictions



### ICU charges

ICU charges covered up to sum insured



### Inflation protection

Your sum insured will increase by 10% every year



### Single-use disposables covered

Masks, gloves, syringes, etc are covered

## What's covered

Benefit	Coverage
In-patient hospitalization	Hospitalization expenses due to any illness, accident, & covid are covered up to ₹25L
Pre & post hospitalisation	Medical expenses incurred 60 days before and 120 days after hospitalisation or day care treatments are covered
Day care treatment	Surgeries and treatments that require less than 24 hours of hospitalization are covered up to sum insured
Covid-19 treatment	Hospitalization costs due to covid-19 will be covered after waiting period
Ambulance charges	No limit on ambulance charges
Domestic evacuation	Evacuation in case of emergency (domestic) covered with no limit
Domiciliary treatment	At-home treatment required due to a condition or injury that normally would be done in a hospital is covered up to sum insured
Organ donor expenses	The cost of the tests, surgery, and treatments involved in getting an organ transplant is covered up to sum insured
Second opinion	Get a second opinion from our extensive doctor network on a diagnosis or high-risk procedure
Annual preventive health checkup	Free health checkup offered once every policy year
Restore SI	Expensive treatments could exhaust your coverage, this benefit will replenish it. The new amount, however, can only be used for a different illness
Doctor on call	This feature will connect you with a doctor on call who can help you by providing medical helpline services

## Member-level waiting periods

**Initial waiting period** - No policy benefits are covered during the initial waiting period. The insured members can get treated or submit a claim after this waiting period of 30 days is over. As an exception, hospitalisation/treatment for injuries caused due to an accident is covered from day 1.

**Specific illness waiting period** - Treatment for some medical conditions are not covered during the specific illness waiting period. The insured members can get treated or submit a claim for those medical conditions after this waiting period of 2 years is over. See list of specific illnesses on page 6.

**Pre-existing disease (PED) waiting period** - Treatments for health conditions that are declared during health evaluation will not be covered during the pre-existing diseases (PED) waiting period. The insured members can get treated or submit a claim for their previously declared health conditions only after this waiting period of 3 years is over. Please note that treatments for health conditions that are not declared during health evaluation will not be covered.

Seema Nayal	Initial waiting period	30 days
	PED waiting period	<span style="background-color: #e0e0e0; padding: 2px 5px;">3 years</span> <ul style="list-style-type: none"> <li>● Pre-Existing Diseases</li> </ul>
	Permanent disease exclusion	No exclusion
	Specific illness	2 years waiting period on specific illness NOTE: Refer Annexure for the complete disease list
	Co-pay	No co-pay
Gaurav Singh	Initial waiting period	30 days
	PED waiting period	<span style="background-color: #e0e0e0; padding: 2px 5px;">3 years</span> <ul style="list-style-type: none"> <li>● Pre-Existing Diseases</li> </ul>
	Permanent disease exclusion	No exclusion
	Specific illness	2 years waiting period on specific illness NOTE: Refer Annexure for the complete disease list
	Co-pay	No co-pay

**Acko General Insurance Limited**

36/5, Somasandra palya, Haralukunte village, Adjacent 27th main road, sector 2, HSR layout, Bengaluru Urban, Bengaluru, Karnataka, 560102

IRDAI Reg No.: 157

HSN: 9971

GST: 29AAOCA9055C1ZF

Product: ACKO Personal Health Policy

CIN: U66000KA2016PLC138288

UIN: ACKHLIP25035V022425

## The fine print

### Plan details

	Benefit	Coverage
Basic benefits	Base sum insured	₹25L
	In-patient hospitalization	₹25L
	Room rent	Covered up to sum insured
	ICU	Covered up to sum insured
	Day care treatment	All
	Pre or post hospitalization medical expenses	Pre: 60 days   Post: 120 days
	Road Ambulance Limit	Covered up to sum insured
	Domestic Emergency Evacuation Limit	Covered up to sum insured
	Domiciliary Treatment Cover	Covered up to sum insured
	Organ Donor Expenses	Covered up to sum insured
	Second Opinion	Covered up to sum insured
Basic optional / Add-on benefits	Inflation protect sum insured	10% of sum insured
	Waiver of non-payable medical expenses	Consumables covered
	Doctor on call	Covered up to sum insured
	Annual Preventive Health Check-up	Once a year
	Restore sum insured	Unlimited restore

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## Premium Details

	(₹)	(₹)
Basic Premium		₹ 11,839.02
• Restore SI • Doctor on call • Inflation Protect SI • Preventive Health Check-up • Waiver of non-payable medical expenses	₹ 236.78 ₹ 82.68 ₹ 325.58 ₹ 1,155 ₹ 1,183.9	
Basic optional / Add-ons premium		₹ 2,983.94
IGST (18%)		₹ 2,668.12
<b>Total annual premium</b>		<b>₹ 17,491.1</b>

Frequency of payment: **Monthly**

Monthly premium **₹ 1457.59**

Instalments paid: **1 out of 12**

Bank name:

Mode of payment: **Online**

Note: You are on a monthly plan. When you file a claim, we might need you to complete the payments for the entire year before we can start processing your claim.

Consolidated Stamp Duty is paid with the Department of Stamps, Bengaluru – Karnataka



For ACKO General Insurance Ltd. Duly Constituted Attorney

### Get policy wording

This policy schedule needs to be read in conjunction with policy wording.



[Download policy wording](#)

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## Annexure

### Specific illness

Any medical expenses related to the following medical disease will not be covered for years mentioned in 'Waiting Period' section.

- Cholesteatoma
- Disease of middle ear and mastoid including otitis media
- Nasal septum
- Nasal sinuses
- Perforation of tympanic membrane
- Tonsils and adenoids
  
- Cataract
- Disorders of lens
- Disorders of retina
- Glaucoma
  
- Abnormal utero-vaginal bleeding
- Endometriosis/Adenomyosis
- Female genital prolapse
- Fibroids
- PCOD, or any condition requiring dilation and curettage or hysterectomy
  
- Arthrosis such as RA
- ADorsopathies
- Gout
- Inflammatory polyarthropathies
- Intervertebral disc disorders
- Osteoarthritis
- Spondylopathies
- Systemic connective tissue disorders
  
- Chronic kidney disease and failure
  
- Pancreatitis
  
- Hyperplasia of prostate
- Hydrocele
- Spermatocele
  
- Fissure or Fistula
- Haemorrhoids
  
- Erosion
- Ulcer
- Varices of upper gastrointestinal tract
  
- Varicose veins of lower extremities
  
- All internal or external benign or In situ neoplasms/tumours, cyst, sinus, polyp, nodules, swelling, mass or lump
- Any birth(congenital) disorders
- Hernia
- Stones in biliary and urinary system

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