

# Insurance Policy Document

Policy ID: P98765

Plan: Health Secure Plus - Individual

## Coverage Benefits:

- In-patient hospitalization expenses including room rent, nursing, ICU charges, doctor's fee.
- Surgical expenses including pre- and post-surgery consultations.
- Prescription drugs and diagnostic tests as prescribed by treating physician.
- Pre-hospitalization expenses up to 30 days before admission.
- Post-hospitalization expenses up to 60 days after discharge.

## Exclusions:

- Dental treatment except in case of accidental injury.
- Cosmetic or plastic surgery not medically necessary.
- Alternative medicine treatments (Ayurveda, Homeopathy, etc.).
- Experimental or unproven treatments.

Sum Insured: ₹5,00,000 per policy year.

Policy Validity: 2025-01-01 to 2025-12-31.

Special Note: Claims are subject to submission of original bills and medical reports.