

1. ELIGIBILITY CRITERIA

Product Name	Special Care
Age of Proposer	As per Base Policy
Entry Age – Minimum	As per Base Policy
Entry Age – Maximum	As per Base Policy
Exit Age	As per Base Policy
Cover Type	As per Base Policy
Tenure Options	As per Base Policy
Pre-policy Issuance Medical Check up	Tele-Underwriting, medicals on case to case basis
Who are covered (Relationship with respect to the Proposer having Insurable Interest)	As per Base Policy
Premium Payment Term	As per Base Policy
Eligibility Criteria	Proposer must have a Retail Policy from Care Health Insurance Ltd in order to buy this Add-on

2. SCHEDULE OF DISCOUNTS & LOADINGS

Discounts & Loadings in this Add-on Policy shall be as applicable as mentioned in the Base Policy.

3. BENEFITS COVERED UNDER THE ADD-ON POLICY**General Conditions:**

- 1) The Add-on Policy can only be bought along with the Base Policy either on Policy Issuance or on Renewal and cannot be bought in isolation or as a separate product or mid-term.
- 2) The Add on policy is subject to the terms and conditions and applicable endorsements stated herein and in the Base Policy.
- 3) All Claims shall be payable subject to the limits, terms, conditions, wait periods exclusions of the Add-on Policy and Base policy.
- 4) Benefits can be opted in any combination.
- 5) If any benefit or coverage is opted in the Base Policy, then same or similar coverage/ benefit cannot be opted in Add-on Policy.
- 6) This Add-on policy shall be available only if the same is specifically mentioned in the Policy Schedule.
- 7) Option of Mid-term inclusion of a Person in the Policy will be only upon marriage or child birth. Additional differential premium will be calculated on a pro rata basis.

3.1. Benefit 1 : Recharge Remover

If this Benefit is opted, then we shall allow the Insured Person to opt out of the Recharge Benefit available under the Base Policy. Accordingly, Policyholder is entitled for a discount on the Premium payable.

Note- Any form of recharge Benefit shall not be available under Base Policy, if this Benefit is opted

3.2. Benefit 2 : Bonus Remover

If this Benefit is opted, then we shall allow the Insured Person to opt out of the Bonus Benefit available under the Base Plan. Accordingly, Policyholder is entitled for a discount on the Premium payable.

Upon selection of this Benefit, the Insured Person shall not be entitled to any further accrual of the Cumulative Bonus.

Note- Any form of Bonus Benefit including No Claim Bonus, No Claim Bonus Super, Cumulative Bonus, Cumulative Bonus Super, Infinity bonus shall not be available under Base Policy, if this Benefit is opted.

3.3. Benefit 3 : Lifetime Sum Insured

If this Benefit is opted, we shall limit the coverage amount for specified pre-existing condition under the Base Plan up to the Lifetime Sum Insured as specified in the Add-on Policy Schedule. The Lifetime Sum Insured shall remain applicable during the entire the Policy lifetime without annual reset or reinstatement on renewal or otherwise.

Conditions applicable to this Benefit are:

- (i) Claim under this Benefit shall be admissible only if the pre-existing condition was declared by the Insured Person and accepted by us at the time of Policy issuance and the same is specified in the Add-on Policy Schedule.
- (ii) For other medical conditions, the Insured Person shall be eligible for the coverage as available under the Base Policy.
- (iii) All the admissible claims related to the specified pre-existing condition shall be payable up to the Lifetime Sum Insured. Once the Lifetime Sum Insured is fully exhausted, no further claims for the said pre-existing condition shall be payable under the Policy for the entire Policy Period including renewal.
- (iv) Once the Lifetime Sum Insured is fully exhausted, the cover shall cease and not be available for re-selection during the subsequent renewal.
- (v) Claim under this Benefit shall be admissible only if the Claim is admissible under 'Hospitalization Expenses' of Base Policy.
- (vi) This Benefit can be opted only at the time of inception of the Base Policy irrespective of Policy tenure.
- (vii) Lifetime Sum Insured shall be applicable on individual basis.

3.4. Benefit 4 : Deductible

If this Benefit is opted, then Policyholder is entitled for a discount on the Premium payable.

- (i) The claim amount assessed by us for a particular claim shall be reduced by the Deductible as specified in the Policy Schedule and we shall be liable to make payment under the Policy for any Claim only when the Deductible on that Claim is exhausted.
- (ii) The Deductible shall be applicable on an aggregate basis for all Claims made by the Insured Person in a Policy Year.
- (iii) Illustration for applicability of Deductible in the same Policy Year:

(Amount in Rs.)

Case	Sum Insured	Deductible	Claim 1	Claim 2	Claim 3	Payable 1	Payable 2	Payable 3
1	5,00,000	15,00,000	750,000	5,00,000	10,00,000	-	-	5,00,000
2	5,00,000	15,00,000	500,000	12,50,000	15,00,000	-	2,50,000	2,50,000
3	5,00,000	15,00,000	17,50,000	15,00,000	20,00,000	2,50,000	2,50,000	Claim not payable as SI is exhausted

3.5. Benefit 5 : Two Hours Hospitalization

Notwithstanding anything to the contrary in the Policy, if this Benefit is opted, the requirement of minimum Hospitalization of 24 consecutive hours under the In-patient Care Benefit of the Base Policy shall be modified to minimum 2 consecutive hours.

Note: Above mentioned minimum period of 2 or more consecutive hours of Hospitalization is not applicable for AYUSH treatments, any admission for medical investigation or evaluation or injections, procedures done under OPD services.

All the other provisions stated under Hospitalization Expenses in Base Policy holds good for this benefit as well.

3.6. Benefit 6 : Instant Cover

If Insured Person is opting for this benefit, then we will waive off the applicable PED waiting period for Diabetes/ Hypertension/ Hyperlipidemia/ Asthma / Chronic Obstructive Pulmonary Disease (COPD)/ Obesity/ Coronary Artery Disease with PTCA done prior to 1 year and the coverage for these conditions shall commence from the Policy start date.

Note: The above Benefit can be opted only if the policy is issued for the first time with us and continues renewal without break in policy.

3.7 Benefit 7 : Cumulative Bonus Modification

Notwithstanding anything to the contrary in the Base Policy, by choosing this Benefit, the Cumulative Bonus Benefit in the Base Policy shall be modified and limited to 10% of Sum Insured for every claim free year, maximum up to 100% of the Sum Insured, subject to the conditions specified below:

- (i) At the end of each Policy Year, we will enhance the Sum Insured by 10% flat, on a cumulative basis, as a No Claim Bonus for each completed and continuous Policy Year, provided that no Claim has been paid by us in the expiring Policy Year.
- (ii) In the event of a Claim occurring during any Policy Year, the accrued No Claims Bonus will be reduced by 10% of the Base Sum Insured at the commencement of next Policy Year, but in no case the Total Sum Insured shall be reduced than the Base Sum Insured;
- (iii) Other provisions stated under Cumulative Bonus Benefit of Base product, holds good for this benefit as well.

Note -

If Insured wishes to opt for discount on premium instead of additional Sum Insured at the time of renewal, then the Insured would be eligible for a No Claim Discount of Rs.49 (individual cover)/ Rs.99 (floater cover) in the base premium provided and subject to :

- 1) Maximum NCB amount is not yet accrued by Insured under the Policy.
- 2) No discount shall be offered in case of claim paid in previous Policy Year.
- 3) Number of times the discount can be offered shall be same as number of times NCB amount gets accrued year on year.
- 4) Insured has the option at the time of renewal only either to opt for additional Sum Insured or discount on renewal premium due to no claim but not both.

4. EXCLUSIONS

4.1. Standard Exclusions:

This Add-on policy shall follow exclusions as mentioned in the Base policy.

4.2. Specific Exclusions:

This Add-on policy shall follow exclusions as mentioned in the Base policy.

5. GENERAL TERMS AND CLAUSES

5.1. Disclosure of Information

Conditions under this section are same as Base Policy.

5.2. Condition Precedent to Admission of Liability

Conditions under this section are same as Base Policy.

5.3. Claim Settlement (provision for Penal Interest)

Conditions under this section are same as Base Policy.

5.4. Complete Discharge

Conditions under this section are same as Base Policy.

5.5. Multiple Policies

Conditions under this section are same as Base Policy.

5.6. Fraud

Conditions under this section are same as Base Policy.

5.7. Cancellation / Termination

Conditions under this section are same as Base Policy.

5.8. Migration

Conditions under this section are same as Base Policy.

5.9. Portability

Conditions under this section are same as Base Policy.

5.10. Renewal of Policy

Conditions under this section are same as Base Policy.

5.11. Withdrawal of Policy

Conditions under this section are same as Base Policy.

5.12. Moratorium Period

Conditions under this section are same as Base Policy.

5.13. Premium payment Installment

Conditions under this section are same as Base Policy

5.14. Possibility of Revision of Terms of the Policy Including the Premium Rates

Conditions under this section are same as Base Policy.

5.15. Free Look Period

Conditions under this section are same as Base Policy.

5.16. Grievances

Conditions under this section are same as Base Policy.

5.17. Nomination:

Conditions under this section are same as Base Policy.

5.18. Material Change

Conditions under this section are same as Base Policy.

5.19. Records to be maintained

Conditions under this section are same as Base Policy.

5.20. No constructive Notice

Conditions under this section are same as Base Policy.

5.21. Policy Disputes

Conditions under this section are same as Base Policy.

5.22. Limitation of liability

Conditions under this section are same as Base Policy.

5.23. Communication

Conditions under this section are same as Base Policy.

5.24. Alterations in the Policy

Conditions under this section are same as Base Policy.

5.25. Electronic Transactions

Conditions under this section are same as Base Policy.

6. OTHER TERMS AND CLAUSES

6.1. Claims procedure and management

Claim Procedure and Management under this Add-on Policy shall be same as in the Base Policy. Original supportive documents to be submitted for claim admissibility under this Add-on Policy.

7. PRE-POLICY ISSUANCE MEDICAL CHECK-UP

Insured Person shall undergo Tele-Underwriting process. We may ask the Insured Person to undergo requisite pre-policy Medical Check-up in case required.

8. SCHEDULE OF BENEFITS

S. No.	Benefits	Description
--------	----------	-------------

1	Recharge Remover	Allows the Insured Person to opt out of the Recharge Benefit available under the Base Policy.
2	Bonus Remover	Allows the Insured Person to opt out of the Bonus Benefit available under the Base Policy.
3	Lifetime Sum Insured	Option to opt Lifetime Sum Insured – 50,000/ 1L/ 2L/ 3L/ 5L/ 10L/ 15L Limits the coverage amount for specified pre-existing conditions under the Base Policy up to the opted Lifetime Sum Insured which remains applicable throughout the lifetime of the Policy without annual reset on renewal of the Policy. Lifetime Sum Insured shall be applicable on Individual basis.
4	Deductible	Deductible options: 15 /20 /25 /30 /40 /45 / 50L SI options: 2/ 3/ 5/ 15/ 25 L
5	Two- Hours Hospital-ization	Modify the minimum Hospitalization requirement of minimum 24 consecutive hours under the In-patient Care Benefit in Base Policy to minimum 2 consecutive hours.
6	Instant Cover	No PED wait period (for Diabetes/ Hypertension/ Hyperlipidimia/ Asthma/ Chronic Obstructive Pulmonary Disease (COPD)/ Obesity/ Coronary Artery Disease with PTCA done prior to 1 year) If Insured Person has these Pre-Existing Diseases at the time of issuance of first Policy with us, the applicable 3 year PED wait period shall be waived off on Diabetes/ Hypertension/ Hyperlipidimia / Asthma/ Chronic Obstructive Pulmonary Disease (COPD)/ Obesity/ Coronary Artery Disease with PTCA done prior to 1 year. Note: Insured Person can opt for any three Pre-existing Diseases/ conditions from the above list at the time of Policy issuance and cannot be changed during the Policy Year
7	Cumulative Bonus Modification	10% increase in SI per Policy Year in case of claim-free year; Max up to 100% of SI (10% decrease in SI per Policy Year in case a claim has been paid; Such decrease is only in SI accrued as NCB)

ABOUT US

Care Health Insurance is a specialized health insurer offering products in the retail segment for Health Insurance, Top-up Coverage, Personal Accident, Maternity, International Travel Insurance and Critical Illness along with Group Health Insurance and Group Personal Accident Insurance for Corporates, Micro Insurance Products for the Rural Market and a Comprehensive Set of Wellness Services. With its operating philosophy being based on the principal tenet of 'consumer-centricity', the company has consistently invested in the effective application of technology to deliver excellence in customer servicing, product innovation and value-for-money services.

Apart from numerous awards since inception, in March 2025, Care Health Insurance (CHI) was awarded 'Best Claim Settlement Company of the Year' at the 9th Annual India Insurance Summit & Awards 2025; in December 2024 CHI was conferred the 'Overall Achievement Award' (SAHI category) at the ASSOCHAM 16th Global Insurance Summit & Awards, and 'Smart Insurer' and 'Sales Champion' awards in Health Insurance category at the 11th ET Now Insurance Summit & Awards 2024. The company was also awarded 'Best Health Insurance Plan – Care Plus at the Global Financial Planner's Summit 2024 held in October'24

Registered Office	Care Health Insurance Limited 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019
Correspondence Office	Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector-43, Gurugram-122009
Tollfree (WhatsApp Number)	8860402452
E-mail ID for Claims	claims@careinsurance.com
Submit Your Queries/ Requests	https://www.careinsurance.com/contact-us.html
Website	www.careinsurance.com

Disclaimer: This is only a summary of features of special care. 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.

Insurance is a subject matter of solicitation. UAN:25076820 UIN:CHIHIA26050V012526

CIN:U66000DL2007PLC161503 IRDAI Registration Number - 148

Statutory Warning: Prohibition of Rebates (under Section 41 of Insurance Act, 1938): No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Note:

1. The foregoing is only an indication of the cover offered. For details, please refer to the Policy terms and conditions, available on request.
2. The Proposal Form shall form the basis of the insurance contract. It is mandatory for You to provide Us a duly filled in and signed Proposal Form and retain a copy as an evidence of the basis of the insurance contract.
3. Any risk under the Policy shall commence only once We receive the premium (including all taxes and levies thereto).
4. In case You have not understood any of the details, coverage, etc. in this document, You can seek for a clarification or a copy of this document in a language understood by You.
5. For full details of this product, please log on to www.careinsurance.com
6. The product is in conformity with the IRDAI approval and health insurance regulations and standardization guidelines.