

Health Insurance Policy – Sample C

Coverage: ₹5 Lakhs

Policy Term: Annual Renewable

Premium Payment: ₹15,000/year

Exclusions:

1. Pre-existing conditions excluded for the first 3 years.
2. Cosmetic surgeries not covered.
3. Injuries due to self-harm or suicide attempts are excluded.

Optional Riders:

- Daycare Procedures Rider (included)
- OPD Cover Rider (not selected)