

Sample Health Insurance Policy

1. Coverage

This policy covers hospitalization expenses including room rent, nursing charges, doctor fees, and medicines for a minimum hospitalization period of 24 hours.

2. Pre-existing Diseases

Pre-existing diseases are covered after a waiting period of 2 years from the policy start date.

3. Exclusions

The policy does not cover cosmetic treatments, dental procedures unless due to accident, and self-inflicted injuries.

4. Claim Process

Claims must be filed within 30 days of discharge along with required documents.

5. Policy Limit

The maximum sum insured under this policy is INR 5,00,000 per year.