

# Health Insurance Policy Document

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## 1. Policy Coverage

1.1 The policy covers hospitalization due to accidental injuries after 30 days from the policy start date. 1.2 Surgical procedures such as knee replacement, hip replacement, and cardiac bypass are covered after a 90-day waiting period. 1.3 Psychiatric treatments are covered up to ₹50,000 annually after the policy has been active for 1 year. 1.4 Ambulance charges up to ₹2,000 per claim are covered.

## 2. Age-Based Terms

2.1 Individuals must be at least 18 years old to purchase this policy. 2.2 A 10% co-payment is applicable for individuals aged 60 and above.

## 3. Exclusions

3.1 Cosmetic surgery and dental procedures are not covered under this policy. 3.2 Treatment of pre-existing medical conditions is only covered after two continuous years of policy coverage.

## 4. Claim Process

Claims must be filed within 15 days of hospital discharge. Required documents include hospital bills, discharge summary, and doctor's certificate.

## 5. Geographic Limitations

The insurance coverage is only applicable for treatments received within India.