

Policy Benefits.	
Age Band	1 day to 80 years
Family Definition	Employee, spouse , 4 dependent children upto 25 yrs. of Age covered under policy.
Sum Insured	SI is restricted to Rs. 300000 per family during the policy period as per annexure attached herewith.
Room Rent	2% of SI(300000) maximum upto Rs.4000 for Normal and 4% of SI(300000) maximum upto Rs.7000 for ICU (inclusive of nursing charges) . If insured is admitted in a higher category, then insured will bear difference of all medical expenses as in final hospital bill in same proportion.
Maternity Benefit for Normal & C-Section	For Metro 75000-75000 for Normal and C-section respectively & for Non-Metro 75000-75000 for Normal and C-section respectively for First 2 children.
Pre-Existing Disease	Pre-Existing diseases are covered
Pre-Post Hospitalisation	Pre Hospitalisation and Post Hospitalisation for 60-90 days respectively are covered.
Baby Day 1	Baby covered from day1 within Family Sum Insured
Pre/Post Natal Expense	Pre-Post Natal Expenses to the limit of Rs 5000 is covered Above Maternity Limit
Ambulance Service	Ambulance Charges limited to Rs 1000 per person.
Health Assistance Services	Health Assistance is a dedicated medical care service that assists you in all your health related queries for identifying Specialist/Hospital/fixing an appointment with Doctors/Nutritionist /facilitating 2nd opinion, etc. To avail this facility please call our Helpline at 040 6627 4205 (9:30 am to 6 pm Mon to Sat, excluding public holidays) or write to healthassistance@icicilombard.com.
Domiciliary Hospitalisation	Excluded
Exclusion	Septoplasty, Infertility and Related Ailments incl.'Male sterility'; Treatment on trial/experimental basis; Admin/Registration/Service/Misc. Charges; Expenses on fitting of Prosthesis; Any device/instrument/machine contributing/replacing the function of an organ; Holter Monitoring are outside the scope of the policy.
Special Condition	Policy also covers hospitalization arising out of Psychiatric ailments within a limit of Rs.30000 as well as treatment of Functional Endoscopic Sinus Surgery within a limit of Rs.35000 The coverage for treatment of mental illness is also covered upto Rs 30000 within the sum insured.
Co-Payment	For employee only 10% co-pay for all claims. Copay is applicable on capped ailments also.
Co-Payment	For children only 10% co-pay for all claims. Copay is applicable on capped ailments also.
Co-Payment	For spouse only 10% co-pay for all claims. Copay is applicable on capped ailments also.

Day Care Procedures	Day Care Procedures are Covered as per the standard list
Claim submission clause	Claim must be filed within 30 days from the date of completion of treatment. However, the Company may at its discretion consider waiver based on merits of the claim, where there is delay in intimation or in submission of documents due to unavoidable circumstances and it is proved that the delay was for reasons beyond the control of the insured and under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time-limit
Mid-Term Inclusion	Mid term inclusion of dependents will be possible only in case of: a) spouse (on account of marriage during the policy term) b) children (childbirth during the policy term but after the child has completed 91 days of age) subject to not more than four children
Reasonable and Customary Charges	Reasonable and Customary Charges will be applied on re-imburement claims from non network hospitals where medical treatment taken by the Insured Person during the Policy Period following an Illness or Injury that occurs during the Policy Period, subject to availability of the Sum Insured and any specific limits specified in the Schedule of Benefits and the terms, conditions and exclusions specified in the Policy document.
Claim Intimation and Network clause	All Reimbursement Claims must be intimated to ILHC within 24 hrs of Admission, except for Accidental claims. If the member is getting admitted in any network hospital and filing for reimbursement claims such claims will be settled to members with 15% co-pay.
Add-Del of Lives	Premium to be charged on Pro Rata Basis for addition/deletion endorsement. No Refund for deletion-if lives less than minimum required and if insured has claimed during policy
Special Condition 1	Lasik Surgery is covered if correction index is +/-6.5

Special Condition 2	Terrorism is covered
Special Condition 4	Air Ambulance is covered upto Rs 100,000 or family sum insured whichever is less.
Special Condition 5	Attendant charges are cover upto Rs 5,000 (Per life incase case of Employee only policy or else it's Per Family within Family sum insured) if length of stay for the patient is more than 5 days. Add on covers cost pertaining to boarding and lodging of the attendant in a hospital/location prescribed by treating Medical Practitioner on reimbursement basis by presenting original Bills for each cost incurred.
Special Condition 6	Lucentis is covered upto Rs 50,000 Per family within the Sum Insured
Special Condition 7	Internal Congenital disease is covered and External congenital disease is covered in life threatning situation.
Special Condition 8	50% Co-Pay for cyberknife treatment/Stem Cell Transplantation. Cochlear Implant treatment shall be restricted to 50% of the SI.
Portability	Portability is available on this product as per IRDA directive and product features
Termination	Policy will cease to be in effect from the date of termination of relationship with the organization.

ID Cards	Physical cards will not be issued
Last year claim details	Last year claim paid amount is Rs.64867 and outstanding amount is Rs.0 as on 27-NOV-24 in expiring policy with 143 inception lives
Transaction	Renewal
Existing Insurer	ICICI LOMBARD GENERAL INSURANCE COMPANY LTD.
Third Party Administrator	ICICI Lombard Healthcare
Disease wise sublimits	No SubLimits
Metro Cities	Metro cities includes Mumbai, Delhi NCR, Chennai, Bengaluru, Kolkata, Hyderabad, Pune and Ahmedabad