

Health Insurance Policy Document

Policyholder Details

Name: Rohan Das

Age/Sex: 26 / Male

Policy Number: HFI-2025-0417-5678

Contact: +91-9876543210

Address: 24B, Lake Road, Kolkata, West Bengal - 700029

Policy Details

Insurer: HealthFirst Insurance Pvt. Ltd.

Plan Name: Health Secure Individual Plan

Policy Period: 17-Apr-2025 to 16-Apr-2026

Sum Insured: Rs.5,00,000

Premium Paid: Rs.6,200

Policy Type: Individual

Coverage Benefits

- In-patient Hospitalization up to Rs.5,00,000
- Pre and Post Hospitalization (30/60 days)
- Day Care Procedures
- Ambulance Cover up to Rs.2,000 per hospitalization
- Free Annual Health Check-up
- AYUSH Treatment Cover

Major Exclusions

- Pre-existing diseases for first 2 years

- Cosmetic and aesthetic treatments
- Non-allopathic treatment unless covered under AYUSH
- Injuries due to adventure sports or war
- Congenital external diseases

Claims Process

For cashless treatment, present your HealthFirst Insurance card at a network hospital. For reimbursement claims, submit original bills, reports, and claim form within 15 days of discharge to support@healthfirst.co.in. Helpline: 1800-123-4567.

Declaration

This document is a sample health insurance policy issued by HealthFirst Insurance Pvt. Ltd. All terms and conditions shall apply as per IRDAI regulations.