

****HealthGuard Plus - Sample Policy Document****

****Policy Number:** HGP-2025-89345**

****Insured Name:** Atharva Mali**

****Policy Start Date:** May 3, 2025**

****Sum Insured:** ₹5,00,000 (Five Lakh Rupees)**

****Section 1: General Coverage****

****Clause 1.1:**** This policy covers hospitalization expenses incurred for the treatment of illness or accidental injury sustained during the policy period. All treatments must be medically necessary.

****Clause 1.2:**** Coverage is valid for treatments taken within the Republic of India. For treatments in Tier-1 cities (including Pune, Mumbai, Delhi), 100% of admissible expenses are covered.

****Section 2: Waiting Periods****

****Clause 2.1: Initial Waiting Period.**** All claims, except for those arising from accidental injury, will be subject to a 90-day waiting period from the policy start date. Your policy is 3 months old, satisfying this general waiting period.

****Clause 2.2: Specific Ailment Waiting Period.**** A waiting period of 24 months is applicable for the treatment of specific conditions such as cataracts, hernia, and any joint replacement surgery. This includes knee surgery, hip replacement, etc., unless the surgery is necessitated by an accident.

****Clause 2.3: Pre-existing Conditions.**** Any condition or disease diagnosed within 48 months prior to the policy inception is considered a pre-existing disease (PED). PEDs are covered only after a continuous waiting period of 48 months.

****Section 3: Key Exclusions****

****Clause 3.1:**** This policy does not cover cosmetic or aesthetic treatments, dental treatments unless requiring hospitalization due to accident, or expenses related to self-inflicted injuries.

****Clause 3.2:**** Unproven or experimental treatments are not covered under this policy.

****Section 4: Hospitalization Benefits****

****Clause 4.1: In-patient Care.**** Covers expenses for room rent, nursing care, surgeon's fees, anesthetic, blood, oxygen, and other related expenses.

****Clause 4.2: Pre-hospitalization.**** Medical expenses incurred up to 30 days immediately before the date of admission to the hospital are covered.

****Clause 4.3: Post-hospitalization.**** Medical expenses incurred up to 60 days immediately after the date of discharge from the hospital are covered.