Healthysure

India's most loved health benefits platform

H-Protect Hand Guide
(Features, inclusions and exclusions)

in partnership with

ZIMAXX

What is H-Protect?

H-Protect is comprehensive Employee benefit subscription program providing healthcare and wellness plan for members catering to new age Startups and SMEs. Healthcare features include

- Fitness tracking and webinars
- Discounted medicines and Health Check-ups
- Doctor Teleconsultations
- Options to avail Group Personal Accident Insurance facilitated by Healthysure and provided by partner insurance company(ies).

Please note that this summary document is applicable only for H-Protect memberships.

1.1 Group Personal Accident Insurance - What's Covered?

Accident type
Road Accident, Air Accident, Train Accident, Fall, Cuts, Burns, Attacks, Stings, Drowning etc.

Accident occurrence
Cover incidences On-duty or Off-duty

Accidental Death
Lump Sum pay out of 100% of SI

Permanent Total Disability
Lump Sum pay out of 150% of SI

Permanent Partial Disability
Pay out up to 100% of SI

Total Temporary Disability
If confined to bed due to temporary and total inability to engage in any occupation or any activity as certified by Medical practitioner. Covered up to Rs. 2000 per week for 104 weeks.

Accidental Hospitalization
Reimbursement of medical expenses upto 50% of SI in case of accidental death or disability resulting in hospitalization for 24 Hrs

- **Medical Expenses (OPD)**
  Expenses related to OPD treatment arising out of an accidental injury fracture cover upto 100% of SI

- **Child Education Benefit**
  Compensation towards Education of children up to Rs. 10000 per child (Restricted to 2 children)

- **Ambulance Expenses**
  Covers ambulance charges for transportation of Insured person to Hospital after an Accident upto Rs. 5000 per claim

- **Transportation of Dead Body**
  Transportation cost for carriage of dead body of insured to home upto Rs. 10000

- **Funeral Expenses**
  Cost for fuenral ceremony in case of accidental death covered upto Rs. 10000

- **Terrorism**
  Covered

- **Geographical Limit**
  Worldwide

- **Accidental Miscarriage**
  Covers upto flat 20% of SI

- **Compassionate Visit**
  Covers 5% of SI upto Rs. 25000

- **Lifestyle Modification**
  Covers 5% of SI upto Rs. 25000

- **Burns Cover**
  Covers upto 100% of SI

1.2 Group Personal Accident Insurance - What's Not Covered?

- **Suicide**
  Intentional self-injury, suicide or attempted suicide.

- **Drug Abuse**
  Use or consumption of narcotic or intoxicating drugs or alcohol

- **Unlawful Activities**
  Participation in any illegal or unlawful or criminal act or participation in any adventure sports activities

- **Act of War**
  Accident caused by war, invasion, act of foreign enemy or by nuclear/biological/chemical means

- **Medical Hospitalisation**
  Any hospitalisation arising out of any illness (other than an accident)

DISCLAIMER: THE FOLLOWING OCCUPATIONS ARE EXCLUDED FROM COVERAGE

People engaged in Hazardous goods, chemicals, grains elevator, shooting gallery, Motor Driving Instructor, Drivers of Public Transport, truck driver. Construction work, Geologists, Surveyors for Oil companies, Heavy equipment Operators, Security Guards, Forestry, Civil Engineer, Crew of Aircraft, Ocean going Vessels, Offshore works, People engaged in Sports Duty, Film show and shooting except as Stunt. People working in underground mines, explosives, magazines, workers involved in Electrical installation with high-tension supply. Circus personnel, people engaged in activities like racing on wheels or horseback, big game hunting, Mountaineering, winter sports, skiing, ice hockey, ballooning, hand gliding, river rafting, polo, Stuntman in Film and people engaged in occupations / activities of similar hazard, people engaged in defence sector such as army, air force and navy. Security guards, Fire fighters, Sports professional and athletes

2. How do I claim?

Inform about the occurrence of accident within 14 days on the helpline number:
+91 9021323456

Our claims representative will guide you through the entire process.

- Collate and send scanned copies of the required documents to HealthySure.
- HealthySure will review all documents and share a pre-filled reimbursement form with you.
- Send the final claim documents in original to the insurance company within 30 days from date of occurrence of accident.
- Claim will be approved or rejected within 30 days of all relevant document submission
- Once approved, claims shall be paid within 7 days to the insured or legal heir.

Documents required for Accidental Hospitalization

- Discharge Summary
- Final Bill & Receipt
- Pharmacy Bill & Prescription
- Claim Intimation Form
- Investigation Bill & Prescription
- Investigation Reports
- Doctor Consultations
- Claim Form
- ICP (if needed)
- Medico Legal Cases Report
- FIR copy for Road Accidents

Documents required for Accidental Death

- Signed Claim Form (Blank)
- Statement of at least 2 witnesses for the accident
- Certificate copy of Attendance record
- Medico Legal Cases Report
- Certificate copy of FIR
- Certificate copy of Postmortem Report
- Certificate copy of Inquest Report
- Death Certificate
- Claim Intimation Form
- Claim Form
- Certificate copy of Viscera Report of Forensic Dept, as the case may be
- News Paper clipping (if any)
- Driving License of the deceased

Documents required for Accidental Disability

- Employment Certificate from employer
- Fitness Certificate from the treating doctor
- Rest Certificate from the treating doctor
- Salary slip/ statement - last 3 months
- Govt. ID Proof - Aadhar/ PAN Card
- Medico Legal Cases Report
- Cancel Cheque (main policy holder with the name mentioned on cheque. If not, then bank statement)
- Claim Intimation Form

Treatment Records - Original documents mandatory

- Doctor prescription
- Medical bills
- Reports
- Discharge summary
- Paid receipts

PERSONAL ACCIDENT INSURANCE CARD

NAME

Aman Yadav

DATE OF BIRTH

Sept. 16, 1998

GENDER

Male

MEMBER ID

557

IFFCO-TOKIO

ANNUAL SUBSCRIPTION FOR PERSONAL ACCIDENT COVER

SUM INSURED : ₹ 200,000

VALID THROUGH : Nov. 4, 2023

DISCLAIMER

This card is non-transferable. This card is governed by membership terms and conditions. To avail cashless facility, provide this card along with valid ID proof. Valid till memberhsip period end date or cancellation date, whichever is earlier.

For any queries, write to care@healthysure.in

Healthysure

H-PROTECT MEMBERSHIP PROGRAM