

- ✓ **No Maximum Age Limit**
- ✓ **No Pre Policy Check up**
- ✓ **Reduced PED Wait Period**
- ✓ **No Claim Bonus**
- ✓ **Cardiac Health Check-up Free Every year**

Plan Details	
SI	3 Lac, 5 Lac, 7 Lac, 10 Lac
Entry Age - Minimum	18 Yrs
Entry Age - Maximum	No Maximum Age
Renewable	Life Long
Cover Type	Individual:Maximum 6 Insured Person in a Policy Floater : 2 Adults ( Self & Spouse
Tenure	1/2/3 Yrs
In-Patient Care	up to Sum Insured
Day Care Treatment	up to Sum Insured
Room Rent / Room Category	1% in 3 Lacs SI, Single Private Room in 5 Lacs & Above
ICU	No Limit 5 Lacs & Above, 2% in 3 Lacs SI
Pre & Post	30-60 Days, Maximum upto 5% of SI
Alternative Treatments	Up to 25% of Sum Insured
Ambulance Cover	SI 7 Lacs & Above 3k, SI 3 Lacs, 5 Lacs 2k Per Hospitalisation
Domiciliary Hospitalization	up to 100% of Sum Insured covered after 3 days
Automatic Recharge	upto Sum Insured
No Claim Bonus	10% Every Year, Maximum upto 50%
Cardiac Health Check-up	Annually
Initial Waiting Period	30 Days
Specific Waiting Period	24 months
Pre-existing Diseases	24 months
Co-payment	20% per claim

**Eligibility Criteria:**

Undergone 1st time PTCA/CABG within 7 years period prior to commencement

Who had Artrial Septal Defect(ASD) or Ventricular Septal Defect that has been corrected

With Patent Ductus Arteriosous(PDA) that has been corrected

RF Ablation done to correct the underlying Cardiac condition

Who had an angiogram done but no intervention was medically found necessary

Person/either one Person in case of a Floater Policy with 2 Adults, who have been diagnosed with a cardiac ailment/disorder in the past and undergone a Cardiac surgical intervention or procedure for the same.

This is for Primary Understanding. For detailed terms & condition, kindly refer company's brochure.

Prepared by Hanif Shaikh

SUB LIMITS			
Sum Insured – on annual basis (in Rs.)	7 Lac, 10 Lac	5 Lac	3 Lac
every Ailment / Procedure mentioned below:- i. Surgery for treatment of all types of Hernia ii. Hysterectomy iii. Surgeries for Benign Prostate Hypertrophy (BPH) iv. Surgical treatment of stones of renal system	Up to Rs 80,000	Up to Rs 65,000	Up to RS 50,000
Treatment for each and every Ailment / Procedure mentioned below:- i. Treatment of Cerebrovascular disorders ii. Treatments/Surgeries for Cancer iii. Treatment of other renal complications and Disorders iv. Treatment for breakage of bones	Up to Rs 300,000	Up to 250,000	Up to Rs 200,000
Treatment of Cataract	Up to Rs. 30,000 per eye	Up to Rs. 30,000 per eye	Up to Rs. 20,000 per eye
Treatment of Total Knee Replacement	Up to Rs. 1,20,000 per knee	Up to Rs. 1,00,000 per knee	Up to Rs. 80,000 per knee

Premium Chart - Individual with GST				
Age/SI	300000	500000	700000	1000000
18-24years	6613	8568	11539	12641
25-35years	7085	9208	12276	13519
36-40years	7753	10106	13120	14573
41-45years	9235	12394	15685	17636
46-50years	11623	16106	20040	21970
51-55years	14426	20444	25033	27874
56-60years	17501	25197	30456	34290
61-65 years	23081	33847	40622	45874
66-70years	32110	47799	57011	65202
71-75 years	43715	65653	77808	90502
76-80years	56055	84646	100448	118009
Above 80years	71067	107764	127432	150110

Premium Chart - 2 Adults with GST				
Age/SI	300000	500000	700000	1000000
18-24years	11488	14297	20438	22142
25-35years	11995	14985	21291	23159
36-40years	12882	16180	22553	24717
41-45years	14927	19292	26144	29026
46-50years	19622	26592	34442	37786
51-55years	24604	34319	43488	48126
56-60years	29702	42265	52881	59261
61-65 years	38171	55440	68782	77502
66-70years	52163	77135	95066	108338
71-75 years	69883	104476	127971	148228
76-80years	91431	137758	168945	198152
Above 80years	115785	175383	214637	252913

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