






























| Version_1.0_SP  |   | Parameters  |  | Medi-Classic Insurance Policy (Individual) - Gold Plan<br>UIN: SHAHLIP20063V031920   |          |           |   |           |           |  |
|---|---|---|--|--|----------|-----------|---|-----------|-----------|--|
| Features  |    | <b>About the policy</b>   |  | Covers hospitalisation expenses incurred as a result of illness and/or accidental injuries   |          |           |   |           |           |  |
|   |    | <b>Type of Cover</b>  |  | Individual Sum Insured   |          |           |   |           |           |  |
|   |    | <b>Entry Age</b>  |  | <b>For Adults:</b> 18years – 65years   |          |           |   |           |           |  |
|   |   |   |  | <b>For Dependent Children:</b> 16 days to 25 years   |          |           |   |           |           |  |
|   |    | <b>Co-payment</b>   |  | 10% Co-payment is applicable if the Insured age at entry is above 60 years   |          |           |   |           |           |  |
|   |    | <b>Renewal</b>  |  | Lifelong   |          |           |   |           |           |  |
|   |    | <b>Policy Term</b>  |  | One Year & Two year  |          |           |   |           |           |  |
|   |    | <b>Pre Policy Medical Checkup</b>   |  | Required for persons above 50 years of age   |          |           |   |           |           |  |
|   |    | <b>Discounts</b>  |  | (i) 5% if 2 or more family members are covered (Family = Self, Spouse & Dependent Children)<br>(ii) 25% for major organ donor during renewal   |          |           |   |           |           |  |
|    | <b>Sum Insured Options (Rs.)</b>  |   | 3,00,000   | 4,00,000   | 5,00,000 | 10,00,000 | 15,00,000                                     | 20,00,000 | 25,00,000 |  |
| Basic Covers  |    | <b>Hospitalization - Room Rent</b>  |  | Rs.5,000/- per day   |          |           | Private Single AC Room                        |           |           |  |
|   |    | <b>Shared accommodation benefit (admission &amp; discharge days excluded)</b> |  | 500 per day & 3,000 per admission  |          |           | 1,000/- per day & up to 6,000/- per admission |           |           |  |
|   |   |   |  | Payable for every 24hrs of stay in a networked hospital (payable if hospitalization exceeds 48 hrs)  |          |           |   |           |           |  |
|   |    | <b>Cataract treatment</b>   | <b>Limit per eye</b>   | 30,000/- per eye   |          |           | 40,000/-                                      |           | 45,000/-  |  |
|   |   |   | <b>Per policy period</b>   | 40,000/- per policy period   |          |           | 50,000/-                                      |           | 60,000/-  |  |
|   |   | <b>Health Check-up benefit (for every claim free year)</b>                    |  | 1,500/-  |          |           | 2,500/-                                       |           | 5,000/-   |  |
|   |  | <b>ICU, Dr Fees, Tests, Medicines</b>   |  | Covered (Actuals)  |          |           |   |           |           |  |
|   |  | <b>Organ Donor Cover</b>  |  | Covered (Actuals)  |          |           |   |           |           |  |
|   |  | <b>Domiciliary hospitalization</b>  |  | Covered (Actuals) – Covered for the period exceeding three days  |          |           |   |           |           |  |
|   |  | <b>Ambulance Charges</b>  |  | Rs.2,000/- per hospitalization   |          |           |   |           |           |  |
|   |  | <b>Day Care Procedures</b>  |  | All day care procedures are covered up to Sum Insured (Except for Cataract)  |          |           |   |           |           |  |
|   |  | <b>Pre &amp; Post Hospitalization</b>   |  | 30 days & 60 days (Actuals)  |          |           |   |           |           |  |
|   |  | <b>Non-Allopathic Treatment</b>   |  | Up to 25% of the Basic Sum Insured subject to a maximum of Rs.25000/- per policy year  |          |           |   |           |           |  |
|   |  | <b>Psychiatric &amp; Psychosomatic</b>  |  | If diagnosed for the first time and hospitalized for minimum 5 consecutive days (Actuals)  |          |           |   |           |           |  |
| Additional Benefits   |  | <b>Coverage for New Born Baby</b>   |  | Cover starts from 16 <sup>th</sup> day - up to 10% of the Sum Insured or maximum up to Rs.50,000/- (available if the mother is covered under this policy for a continuous period of 12 months) |          |           |   |           |           |  |
|   |  | <b>Auto Restoration of Sum Insured</b>  |  | Up to 200% once in a year - Can't be utilized for illness/s for which claim/s was/were made  |          |           |   |           |           |  |
|   |  | <b>Super Restoration</b>  |  | Up to 100% once in a year – <b>Can be utilized</b> for illness/s for which claim/s was/ were made  |          |           |   |           |           |  |
|   |  | <b>Additional Sum Insured for RTA</b>   |  | 50% additional sum insured will be given for wearing helmet either riding or as pillion rider  |          |           |   |           |           |  |
|   |  | <b>No Claim Bonus</b>   |  | 25% after first claim free year & 20% for each subsequent claim free year, max up to 100%  |          |           |   |           |           |  |
| <b>Optional Covers</b>  |   |   |  |  |          |           |   |           |           |  |
|  | <b>Hospital Cash</b>  |   | Rs.1,000/- per every 24 hrs, up to 7 days per hospitalization & max 14 days in a policy year |  |          |           |   |           |           |  |
|  | <b>Patient Care</b>   |   | Rs.400/- per every 24hrs up to 5 days per occurrence & maximum 14 days in a policy year      |  |          |           |   |           |           |  |
| <b>Waiting Period</b>   |   |   |  |  |          |           |   |           |           |  |
|  | <b>Initial waiting period</b>   |   | 30 days for all illnesses (except accident)  |  |          |           |   |           |           |  |
|   | <b>For Specific diseases</b>  |   | 2 years  |  |          |           |   |           |           |  |
|   | <b>For Pre-existing diseases</b>  |   | 4 years  |  |          |           |   |           |           |  |

\* The information provided in this document is only indicative. For more details on the terms and conditions, please read the policy wordings before concluding a sale.