

	About the policy		A simple policy loaded with essential benefits								
	Type of Cover		Individual and Floater								
	Entry Age		Adults: 18 to 65 years (Parent and parent-in laws can be covered in a single policy)								
			Dependent children: 3 months to 25 years (Children can be covered along with parent/s), Note: Beyond 3 Children can be covered in a single policy								
	Continuity		Life time renewal								
	Policy Term		One year								
	Medical Screening		Persons above 50 years of age medical screening is required								
	Instalment Premium Options		Monthly/ Quarterly/Half-yearly/Annual - Options available								
	Co -Pay		5% of Co-pay for all claims								
	Sum Insured Options (Rs)		1 Lac	1.5 Lac	2 Lac	2.5 Lac	3 Lac	3.5 Lac	4 Lac	4.5 Lac	5 Lac
	Room Rent (Rs) (per day) (Up to 2% of the Sum insured max of Rs.5000)		2000	3000	4000	5000	5000	5000	5000	5000	5000
	ICU (Rs) (Per day) (Up to 5% of sum insured max of Rs 10,000)		5000	7500	10000	10000	10000	10000	10000	10000	10000
	Road Ambulance		Rs.2000/- per hospitalization								
	Day Care Procedures		All Day care procedures are covered								
	Pre & Post Hospitalization		30 days and 60 days (Actuals)								
	Cataract (Rs) (Up to 25% of Sum insured or Rs.40,000 whichever is lower, per each eye in one policy year)		25000	37500	40000	40000	40000	40000	40000	40000	40000
	Modern Treatments (Up to 50% of the sum insured)		0.50 Lac	0.75 Lac	1 Lac	1.25 Lac	1.5 Lac	1.75 Lac	2 Lac	2.25 Lac	2.5 Lac
	AYUSH Treatments (Up to 100% sum insured)		1 Lac	1.5 Lac	2 Lac	2.5 Lac	3 Lac	3.5 Lac	4 Lac	4.5 Lac	5 Lac
	No Claim Bonus (5% each claim free year Max 50% SI)	Every Year	5000	7500	10000	12500	15000	17500	20000	22500	25000
		Max Accumulation	0.50 Lac	0.75 Lac	1 Lac	1.25 Lac	1.5 Lac	1.75 Lac	2 Lac	2.25 Lac	2.5 Lac
	Tax benefits		Tax benefit is available under section 80 D of the IT Act in respect of the premium paid by any mode other than cash								
	Premium Discount		Rural discount: 20% of the above premium								
	Waiting Period										
	Initial waiting period		30 days for all illnesses/surgeries/diseases (except accident)								
	For Specific diseases		24 consecutive months (Full list refer the policy wording) 48 consecutive months (Treatment for joint replacement unless arising from accident and Age-related Osteoarthritis & Osteoporosis								
	For Pre-existing diseases		48 consecutive months								