






























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