



IndusInd

GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

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Arogya Sanjeevani Policy, IndusInd General

**Diseases Big Or Small,
We Cover Them All.**





When you were born, we're sure you hadn't thought that one day you would be reading this brochure to help you identify, why you should be buying a health insurance policy. But now that you're here, we assume you already are thinking of buying a health insurance policy for yourself or your family and are just here to decide whether choosing this policy will be a right decision. We know you need a standard health insurance policy that covers basic hospitalisation expenses and is easy to claim when in need. Well yes, we understand both these feelings. That is why, we at IndusInd General Insurance bring to you a simple comprehensive insurance protection that offers you the convenience of technology for faster claim assistance along with a whole lot of Heart that knows the care your health needs.

Arogya Sanjeevani Policy, IndusInd General – where advanced solutions meet genuine trust.

We Only Give Reasons, To Buy



Must Have Basics

Arogya Sanjeevani is a standard health policy that covers basic inpatient hospitalisation medical expenses like Room rent or Nursing charges, ICU charges, Doctor's Fees, etc. The policy will ensure that we meet all financial necessities that come along with a medical emergency and assist you with only the best.



Robotic, Stem Cell And Other Treatment

Medical science has advanced and so should your health policy, that is why we cover special* treatments like Robotic Surgeries, Stem Cell Therapy; and Stereotactic radio surgeries which are less invasive and have quick recoveries; and many more such treatments are covered under the policy but for that you got to refer to our Policy Wordings.



7300+ And The List Keeps Growing

We're closer to wherever you are. Whether you live in Mumbai or Mangalore, we cover a wide network of 7300+ hospitals in all parts of the country, that by the way offer cashless hospitalisation too.



Dental And Plastic Surgeries Aren't Excluded

Dental and plastic surgeries are now covered under this policy, which can now be availed if required due to an accidental injury.



90 Days Of Care

Yes, that's exactly how much 30 days Pre & 60 days Post Hospitalisation add up to, which means we cover medical expenses related to your hospitalisation from 30 days before and up to 60 after the date of discharge.



Not Just Days Of Care, But Day Care

While this health policy covers for an inpatient hospitalisation wherein a minimum of 24 hours of hospitalisation is required, but we understand that some treatment procedures are quick and faster due to technological advancement and don't need a 24-hour hospitalisation. Hence, we cover them all under day care procedures taken at a hospital or a day-care centre.



AYUSH Benefit

Ayurveda, Unani, Siddha and Homeopathy are the essential alternate treatments for which we cover hospitalisation expenses too. So, choose your way to heal and recover, we are with you.

*Special Treatments are covered with up to 50% of sum-insured

A Plan You Can't Ditch

SUM INSURED	₹50,000/- (Fifty Thousand) to ₹10,00,000/- (Ten Lakhs) (in the multiples of fifty thousand)
Section 1: Basic Benefits	
Benefits	Description
Inpatient Care	Covers medical expenses like room rent, ICU charges, medical practitioners fee, OT charges, nursing charges etc. incurred during hospitalization due to an illness or accident for period more than 24 hrs. <ul style="list-style-type: none"> Room Rent, Boarding, Nursing Expenses as provided by the Hospital /Nursing Home, up to 2% of the sum insured subject to maximum of ₹5000/- per day. Intensive Care Unit (ICU) /Intensive Cardiac Care Unit (ICCU) expenses up to 5% of sum insured subject to maximum of ₹10,000/- per day. Cost is included up to sum-insured for Anesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, diagnostics, diagnostic imaging modalities and such similar other expenses. Doctor/Surgeons fees is covered
Special Treatments/ Procedures	Special treatments as listed below are covered with up to 50% of the sum-insured: <ul style="list-style-type: none"> Uterine Artery Embolization and HIFU (High intensity focused ultrasound) Balloon Sinuplasty Deep Brain stimulation Oral chemotherapy Immunotherapy- Monoclonal Antibody to be given as injection Intra vitreal injections Robotic surgeries Stereotactic radio surgeries Bronchical Thermoplasty Vaporisation of the prostate (Green laser treatment or holmium laser treatment). IONM - (Intra Operative Neuro Monitoring) Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered
Day Care Procedures	Medical expenses incurred for day care procedures taken at a hospital or day care centre. 24 hour mandatory hospitalization is not included in the day care procedure.
Cataract Treatment	Cataract treatment is covered up to 25% of Sum Insured or ₹40,000/-, whichever is lower, per eye, under one policy year
Ayush Benefit	The medical expenses for in-patient treatment taken under Ayurveda, Unani, Siddha and Homeopathy are covered without sublimits
Pre-Hospitalisation	Covers medical expenses incurred 30 days prior to the date of hospitalisation
Post-Hospitalisation	Covers medical expenses incurred up to 60 days from the date of discharge
Emergency Road Ambulance	Actual expenses incurred for utilizing road ambulance service for transporting the insured to the nearest hospital with adequate emergency facilities is covered up to ₹2000 per hospitalisation
Dental Treatment and Plastic Surgery	Dental treatment & Plastic surgery necessitated due to any disease or accidental injury is covered
Section 2: Co-payment and Cumulative Bonus	
Cumulative Bonus	Increase in the sum insured by 5% in respect of each claim free year subject to a maximum of 50% of SI. In the event of claim the cumulative bonus shall be reduced at the same rate
Co-payment	5% for all claims

Discounts, Discounts & More Discounts



Customer Discount

If you are an existing IndusInd Insurance customer, you get a special discount of 5% .



Standing Instruction Discount

Enjoy 3% renewal discount if you are customer who has paid via 'Standing Instruction' or 'NACH'



Family Discount

Enjoy a special family discount of 10% if more than 1 member from a family takes the policy on individual basis.

Policy Covers Everything But This[^]

At IndusInd General Insurance, we believe in transparency. To ensure that you do not face any unpleasant surprises while making a claim, do take a look at some of the major exclusions of the policy:

- Domiciliary Hospitalization
- Investigation & Evaluation
- Rest Cure, rehabilitation and respite care
- Obesity/Weight control
- Change-of-Gender treatments
- Cosmetic or Plastic surgery (unless due to accidental injury)
- Hazardous or Adventure sports
- Breach of law
- Excluded providers
- Addictions, Drug / Substance Abuse
- Alternate Therapy and Rejuvenation
- Dietary Supplements & Substances
- Refractive Error
- Unproven Treatments
- Sterility and Infertility
- Maternity
- Dental Treatment (unless due to accidental injury)
- Non-medical expenses
- Outpatient treatment (OPD)
- Overseas treatment
- War or similar situations
- Nuclear, chemical or Biological attack

[^]This list is indicative. For detailed understanding of general and permanent exclusions do read the prospectus / policy wordings available on our website www.indusindinsurance.com

Eligibility Criteria

Parameters	Eligibility
Age	Child: 91 days to 25 years* Adult: 18 years to 65 years*
Policy Type	Individual and Family Floater
Policy Period	1 Year
Pre-Policy Insurance Medical Check-up	51 years to 65 years**

*Age based on completed years, No maximum cover ceasing age on continuous renewals

**Where the Proposal is accepted by the Company and the Policy is issued, 100% of the PPMC Cost will borne by the Company

Where the Proposal is rejected, or the Proposer denies the accepted proposal, 100% of the PPMC Cost will borne by the Customer

Waiting Period

First 30 Days Waiting Period	30 days from the start of the policy date towards treatment of any illness except claims related to an accident
Pre-Existing Disease Waiting Period	Pre-existing Diseases(PED) and it's direct complications shall not be covered until the completion of 36months of continuous coverage have elapsed, since inception of the policy provided that the PED is declared and/or accepted in the proposal.
Specific Waiting Period	Specific waiting period of 24/36 months is applicable on specific diseases## as mentioned in policy as long as insured is in his/her third year of policy without break

Free Look Period

"Please refer policy wording for cancellation"

##For detailed list of diseases, do read the prospectus / policy wordings available on our website www.indusindinsurance.com

Easy Steps To Claim



Inform our health claims team, Health care, of hospital admission using the helpline number 022-4890 3009 (Paid) given on your health card






Submit the required documents to Health Care Network Hospital - Health Care will arrange for Cashless facility



Non-Network Hospital - For Reimbursement claims please follow the process as mentioned in our policy wordings

To make a smart choice, get in touch with us right away!

 Website	indusindinsurance.com
 Call	022-4890 3009 (Paid) 022-33834185 (Paid) – Exclusive line for Senior citizens
 WhatsApp	74004 22200

Contact our Insurance Advisor

Go digital with us



Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website www.indusindinsurance.com and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax laws are subject to change.

IRDAI Registration No. 103 IndusInd General Insurance Company Limited (formerly known as Reliance General Insurance). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300. AROGYA SANJEEVANI POLICY, INDUSIND GENERAL UIN: RELHLIP21001V012021.

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