



IndusInd
GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

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IndusInd
BOI SWASTHYA
BIMA

Choose the best for your family, wherever you go.

Exclusively for all BOI customers.



At IndusInd General Insurance, we understand the importance of your family's health and therefore care for their protection. With IndusInd - BOI Swasthya Bima, take control of the unforeseen medical expenses and ensure quality healthcare for yourself and your family.

**IndusInd BOI Swasthya Bima
– where advanced solutions meet
genuine trust.**



The incredible benefits that make the IndusInd BOI Swasthya Bima Policy a smart choice:

Reinstatement Benefit#

Reinstatement Benefit of 25% of basic sum insured shall be provided on complete exhaustion of the existing policy basic sum insured during the policy year.

Pre-existing diseases

Covered after 36 months

Tax Benefit

Tax benefit under Section 80D

Continuity Benefit

Continuity benefits allowed as per the duration of policy one is holding in earlier/existing scheme operated by Bank of India and on renewal if wishes to renew the policy with us, then he/ she shall be given the benefit of continuity on the expiring policy's sum insured

AYUSH Benefit

Covers hospitalization expenses for Ayurveda, Naturopathy, Unani, Siddha and Homeopathy

Find out if you're eligible.

Who is covered?	Account holders of Bank of India
Which age group is covered?	91 days to 79 years (Age in completed years as on last birthday)
What is the Tenure of Cover?	1 Year
Family Definition	It is agreed that only the following members and relationships are covered under the policy- 1. Account holders of Bank of India 2. Legally wedded spouse 3. Two dependent children up to age 25 years



What does the policy cover?

Sum Insured	1 Lakh, 2 Lakh, 3 Lakh, 4 Lakh, 5 Lakh per family
Pre-hospitalization	30 days before hospitalization
Post- Hospitalization	60 days post hospitalization expenses
In Patient Hospitalization	Covers medical expenses incurred by the insured person. The expenses shall include Room Rent, Nursing Expenses, Intensive Care Unit (ICU) charges* (Insured person's hospital accommodation for inpatient care shall be limited up to 1% of the sum insured for normal room, and 2% of the sum insured for ICU, ICCU, and NICU)
Day Care Procedures	Standard day care procedures requiring less than 24hrs of hospitalization. Procedures covered as per RGICL list
Donor Expenses	Covered up to 50% of the sum insured (excluding cost of organ)
Domiciliary Hospitalization	Covered up to 10% of sum insured
AYUSH Benefit	Coverage for medical expenses which are incurred on treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy upto 10% of Sum Insured
Ambulance Charges	Up to `1,000 per hospitalisation
Ailment Capping	Cataract per eye covered up to 20% of sum insured or Rs. 40,000 whichever is lower
Reinstatement Benefit#	Reinstatement benefit of maximum 25% of basic sum insured. It shall be provided on complete exhaustion of the existing basic sum insured during the policy year

#The Reinstatement Benefit Sum Insured cannot be used for any claim for which a claim has arisen out of or is a consequence of or its related to or is a complication of an Illness or Accident for which a claim has already been admitted under the current Policy

*For more details on the inclusions do read the policy wording/prospectus available on our website indusindinsurance.com

Renewal	Customer is eligible for lifelong renewal provided he/she is maintaining his/her relationship with Bank of India as an account holder and Bank of India has a continued relationship with us
HIV/AIDS	Covers for hospitalization expenses requiring more than 24 hours of admission
Modern Treatment	The insured person will be indemnified up to 50% of sum insured for specified Modern Treatment
Refractive ERROR	Treatment for correction of eye sight due to refractive error MORE than 7.5 dioptries is covered



Premium Plans (without tax)

Age/Sl	100,000	200,000	300,000	400,000	500,000
<45	3,059	5,231	7,991	9,356	9,913
>45	4,754	9,333	11,418	13,982	15,150

Cancellation/ Termination (Other than Free Look)

Refund % to be applied on Policy Premium

Policy Tenure - >	1 year
Cancellation date up to (x months) from Policy Period Start Date	Refund
Up to 1 month	75.0%
Up to 3 month	50.0%
Up to 6 month	25.0%
Beyond 6Months	0.0%

Waiting Period

Pre-existing diseases	Covered after 36 months
Specified waiting period	Covered after 12 or 24 months
30 days waiting period	Expenses related to the treatment of any illness within 30 days from first policy commencement date

Policy Covers Everything But This^

- Investigation & Evaluation
- Rest Cure, rehabilitation and respite care
- Change-of-Gender treatments
- Cosmetic or Plastic Surgery
- Hazardous or Adventure sports
- Breach of law
- Excluded Providers
- Substance Abuse and Alcohol
- Wellness and Rejuvenation
- Dietary Supplements & Substances
- Unproven Treatments
- Sterility and Infertility
- Maternity Expenses
- Hearing Aids and Spectacles
- Dental Treatment
- Circumcision
- Convalescence
- External Congenital Anomaly
- Self Injury and STD's
- Non-Allopathy
- RMO Charges

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

We've made claim processes super easy for you!

We aim to make the claim process as smooth as possible for your convenience.

- + Step 1**
Intimate the illness/claim details on 022-4890 3009 (Paid) or by writing to healthcare@indusindinsurance.com
- + Step 2**
Fill in the claim form and submit the original documents of treatment/hospitalisation and bills to HealthCare Health
- + Step 3**
On receipt of documents, HealthCare adjudicates the claim as approval/repudiates or seeks additional details
- + Step 4**
If the claim is approved, payment will be made by NEFT



Easy steps to claim



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



Submit the required documents to HealthCare



Network Hospital - HealthCare 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 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. 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. IGI-BOI SWASTHYA BIMA UIN: RELHLGP21515V022021.