



**IndusInd**  
GENERAL INSURANCE

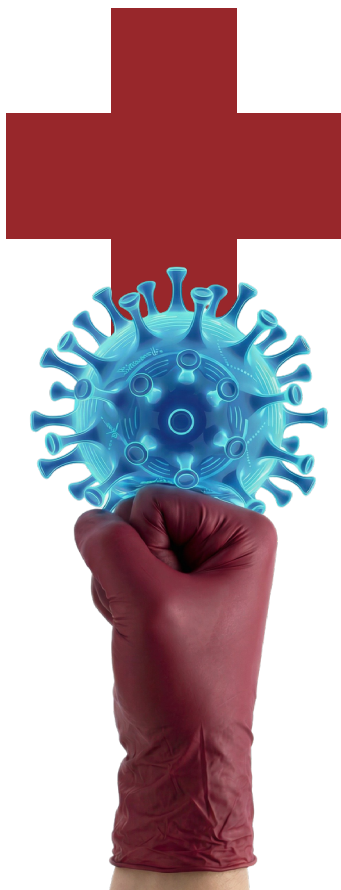
FORMERLY RELIANCE GENERAL INSURANCE

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# IndusInd Critical Illness Policy

**If critical illnesses strike,  
we'll strike back.**



Critical illnesses have become increasingly common these days with the kind of lifestyle we have adapted to. So, while you make a lot of efforts in improving your lifestyle by eating your greens and enjoying that morning yoga, you might forget that a health issue like a critical illness can come without the slightest warning, draining you out not just emotionally but financially as well.

We understand your need for both, being financially cushioned against the adversity in case of a critical illness and your quest for a peaceful yet speedy recovery. That is why, we at IndusInd General Insurance bring to you an insurance protection that offers you the convenience of technology for faster assistance along with a whole lot of heart that knows the care your health needs.

## **IndusInd Critical Illness Policy – where advanced solutions meet genuine trust.**



## 6 Incredible Reasons to Choose Us

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### We'll Strike Back.

Now you won't have to worry in case a critical illness strikes because we cover 10 critical illnesses/surgeries for you.



### We Won't Add To Your Worries.

With us, medical test isn't a requirement up to the age of 45 years.



### Things Become Easier With Cash In Hand.

Lumpsum payment enables you to plan the treatment accordingly and confidently.



### We've Made Ourselves Flexible For You.

Our policy duration is for 1 year and 3 years, so that you don't have to worry about renewals.



### We've Made Sure You Save On Taxes Too!

This policy enables you to save on tax under Section 80D of the Income Tax Act, 1961.

Note: Tax Laws are Subject to Change.



### Renewals That Will Get You Rewards.

Get renewal rewards like: 5% no-claim discount upon every claim free renewal for 1-year policy term.

10% No Claim discount on cumulative basis upon every claim free

3 year policy term subject to a maximum of 50%. Policy should be renewed without break.

## How can I get this Policy?

If you are  $\leq 45$  years and without any present/past medical history then you can get this policy for Sum Insured upto 10 lakhs. In case you are  $\geq 46$  years, you are required to undergo pre-acceptance medical tests. Once the same has been verified & accepted by us, the policy will be issued to you.

## Check Your Eligibility Criteria

Sum insured	₹5 lakhs	₹7 lakhs	₹10 lakhs
Maximum entry age	65 years	60 years	55 years
Minimum entry age	18 years		
Renewable up to	Lifelong		
Cover type	Individual-single member can be covered under a policy		
Pre-policy issuance medical check-up*	$\geq 46$ years		

Note - Proposer should be at least 18 years as on the date of proposal \*50% reimbursement on enrolment.



## Here's What Is Covered?

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Your policy will provide for a lumpsum benefit on diagnosis of the following critical illness, or performance of any of the mentioned surgeries.

### Category I

The payment of claim under this category shall be subject to survival of the insured person for more than 30 days post diagnosis, occurrence, or undergoing of insured event covered under this category.

- Cancer of specified severity
- Major organ/Bone marrow transplant
- Multiple Sclerosis with persisting symptoms
- Third degree burns
- Aorta graft surgery

### Category II

The payment of claim under this category shall be subject to survival of the insured person for more than 60 days post diagnosis, occurrence, or undergoing of insured event covered under this category.

- Open heart replacement/Repair of valves
- Coma of specified severity
- Quadriplegia/Permanent paralysis of all four limbs
- Total blindness
- Kidney failure requiring regular dialysis



## Important Renewal Features For You:

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Continuity benefits shall be available, only if the policy is renewed within 30 days from the policy end date.

## Policy Covers Everything But This^

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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:

- All diseases, illnesses, injuries which are pre-existing when the cover incepts for the first time under this policy
- Critical illness contracted or evidenced through signs and symptoms within 3 months of the inception date of this policy (this exclusion doesn't apply for subsequent renewals with the company without a break)
- Certification/diagnosis by a family member, person not registered as medical practitioner, or any diagnosis that is not scientifically recognised
- Any critical illness arising out of any congenital illness/condition/disorder whether internal/external
- Critical illness/condition resulting directly/indirectly, caused by/contributed to, aggravated/prolonged by childbirth/pregnancy, or in consequence thereof
- Any critical illness due to alcohol/smoking/other tobacco intake/drug abuse
- Any treatment/surgery for change of sex, or any cosmetic surgery, or treatment/surgery/complications/illness arising as a consequence thereof
- Critical illness acquired as a consequence of Human Immuno-deficiency Virus (HIV) infection
- Critical illness arising due to intentional self-injury/suicide/attempted suicide
- War or terrorism induced critical illness/surgery or caused by nuclear weapons

^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](http://www.indusindinsurance.com)

# Easy Steps To Claim

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## Step 1

Inform our health claims team, HealthCare, about the illness/claim details on 022-4890 3009 (Paid) or by writing to [healthcare@indusindinsurance.com](mailto:healthcare@indusindinsurance.com)



## Step 2

Fill in the critical illness claim form, and submit the original documents of treatment/hospitalisation, and bills to HealthCare Health



## Step 3

HealthCare adjudicates the claim as approval/repudiates/seek additional details, if required. If claim is approved, payment will be made by NEFT.



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](http://www.indusindinsurance.com) or read the sales brochure, prospectus and policy wordings 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 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. IndusInd Critical Illness Policy, UIN: RELHLGP08003V010708.

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