



IndusInd
GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

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**IndusInd
Health Super
Top Up**



**A backup for your
medical emergencies!**



We all have a backup plan for everything in life, but do you have one to pay your surplus medical bills? Well, with the rising medical costs, one would never know how much health insurance is adequate and hence, it is extremely essential that you have a Plan B worked up, to back you in case of a medical emergency. And that is why, we at IndusInd General Insurance bring to you an amazing product that would give you the financial cushioning you require when your hospitalisation claim bill crosses your set deductible limit, which you could pay from your existing health policy or out of your pocket. And the good news is that, you can avail this product even if you don't have a health policy.

IndusInd Health Super Top Up Insurance – where advanced solutions meet genuine trust.

6 Incredible Reasons To Choose Us



We'll be here, there, everywhere

Expenses incurred during medical emergencies overseas for Inpatient, Day Care or Outpatient treatment will be covered.



Covers road and air ambulance

Emergency Air Ambulance expenses from the place of first occurrence of the Illness/Accident to the nearest Hospital will be covered maximum up to ₹2 lakhs for policies with Sum Insured that is less than ₹10 lakhs and ₹5 lakhs for policies with Sum Insured greater than and equal to ₹10 lakhs.



We cover the mother & the baby

Maternity expenses including prenatal, postnatal and in-patient treatment medical expenses covered for the mother and the baby starting from day 1 to 90 days within the maternity limits. Covered Max up to ₹2 lakhs subject to Annual Aggregate Deductible.



Premium Waiver on Detection of Critical Illness

We will automatically waive off the renewal of your policy premium one time for an entire year, in case you are detected with any of the listed* Critical Illness.



Free Health Check Up, Because We Care

We will cover your diagnostic or preventive medical checkup expenses at the end of 3 consecutive and continuous policy years.



Deductible Waiver For Accidental Claim

We've waived off the general exclusion of 'Deductible' in case of an accidental hospitalisation claim just for you.

Discounts, Discounts and More Discounts

The following discounts are applicable

| Discounts | |
|--|--|
| RGI Health Policy Discount | 5% for each category, maximum total 7.5% |
| RGI Retail Policy Discount (non-health) | |
| Digital Discount | 5% |
| Girl Child Discount (for covering two or more girl children) | 5% |
| 2 year Policy Discount | 6% |
| 3 year Policy Discount | 11% |

We've Got A Plan A & A Plan B Too!

| Benefits | Plan A 1 year, 2 years, 3 years | Plan B 2 years, 3 years |
|---|--|--|
| Room Category | Single Private A.C Room (upto Deluxe Room) | |
| Type of Deductible | Annual Aggregate Deductible | Long Term Aggregate Deductible |
| Base Covers | | |
| 1. Hospitalization Expenses a) In-Patient Treatment b) Pre & Post Hospitalisation c) Day Care Treatment & Procedures | Up to Sum Insured, limited to the selected combination of Annual Aggregate Deductible | Up to Sum Insured, limited to the selected combination of Long term Aggregate Deductible |
| 2. Domiciliary Hospitalization | Up to Sum Insured, subject to Annual Aggregate Deductible | Up to Sum insured, subject to Long Term Aggregate Deductible |
| 3. Maternity Cover a) Pregnancy b) Childbirth c) Pre & Post Natal Expenses d) In-patient treatment for newborn from day 1 to 90 days | Max up to ₹2 lakhs subject to Annual Aggregate Deductible | Max up to ₹2 lakhs subject to Long Term Aggregate Deductible |
| 4. Organ Donor | Up to Sum Insured subject to Annual Aggregate Deductible | Up to Sum Insured subject to Long Term Aggregate Deductible |
| 5. AYUSH Treatment | Up to Sum Insured subject to Annual Aggregate Deductible | Up to Sum Insured subject to Long Term Aggregate Deductible |
| 6. Road Ambulance Cover | ₹3500 per hospitalization. Subject to Claim under Inpatient Hospitalization is accepted. | |
| 7. Emergency Air Ambulance Cover | Maximum upto ₹2lakhs for Policies having Sum Insured less than ₹10 lakhs and ₹5lakhs for Policies having Sum Insured greater than and equal to ₹10 lakhs. Subject to Claim under Inpatient Hospitalization is accepted. Available once in each Policy Year | |
| 8. Modern Treatments | Up to Sum Insured subject to Annual Aggregate Deductible | Up to Sum Insured subject to Long Term Aggregate Deductible |
| 9. Additional Item Cover Reasonable & customary expenses incurred towards Optional Items listed in Annexure A of policy wordings are covered | Up to Sum Insured subject to Annual Aggregate Deductible | Up to Sum Insured subject to Long Term Aggregate Deductible |

An aggregate deductible is a specific amount you must spend each year before your insurance policy starts to pay some or all of the medical costs.

IndusInd Health Super Top Up UIN: RELHLIP21617V012021.

Personal Accident

10. Waiver of Deductible for Accidental Claims

This cover waives off the General Exclusion of 'Deductible' for Accidental Hospitalization Claims

Renewal Benefits

11. Waiver of Premium-On first Diagnosis of Critical Illness

This benefit is applicable for the diagnosis of Critical Illness to the insured, other than dependent children. It automatically waives off the renewal Policy premium for one year for the next renewal in case of Diagnosis of any of the listed Critical Illness. For long term policies, the Company shall waive one-year proportionate renewal Policy premium of the next renewal.

Aggregate Deductible shall not be applicable to this benefit.

This benefit is provided once in the lifetime of the Insured Person

12. Cumulative Bonus

This renewal benefit will provide 10% of expiring Policy Year Base Sum Insured as Cumulative Bonus at the end of a claim-free Policy Year, subject to a maximum of 50% of Base Sum Insured

13. Health Check Up

After every 3 consecutive and continuous Policy Years, this benefit shall provide the listed medical check-up expenses. The benefit is limited to ₹3000 for policies with Deductible less than ₹10 lakhs, and up to ₹5000 for policies with Deductible greater than and equal to ₹10 lakhs.

The benefit shall be available on Cashless basis only.

14. Deductible-Buy Back (Optional Benefit)*

At the end of four consecutive and continuous Hospitalization free Policy Years, if the Policyholder avails the option to buy back the Deductible amount then no Deductible shall apply on such renewal and the Base Sum Insured under the Policy shall be sum of expiring Policy's Base Sum Insured and expiring Policy's Deductible.

Global Cover

15. Worldwide Emergency Cover

In-patient, Day Care & Outpatient medical treatment expenses are covered

Within the Sum Insured subject to a deduction of US \$100 on each and every claim. The Aggregate Deductible shall not be applied for claims under this benefit.

Available for up to 45 days of international travel on cumulative basis

*Please read policy wordings and prospectus for detailed understanding of coverages, terms and conditions.

Sum-Insured and Aggregate Deductible

Below mentioned are the Deductible Vs Sum Insured combination options available under the Policy

| Aggregate Deductible (In ₹) ₹2 Lakhs to ₹30 Lakhs | Sum Insured (In ₹) ₹5 Lakhs to ₹1.30 Crores | | | | |
|--|--|----------|-----------|-----------|----------|
| | | | | | |
| 2 lakhs | 5 lakhs | 8 lakhs | 13 lakhs | | |
| 3 lakhs | 7 lakhs | 12 lakhs | 22 lakhs | 47 lakhs | |
| 4 lakhs | 6 lakhs | 11 lakhs | 21 lakhs | 46 lakhs | |
| 5 lakhs | 5 lakhs | 10 lakhs | 20 lakhs | 45 lakhs | 95 lakhs |
| 6 lakhs | 9 lakhs | 19 lakhs | 44 lakhs | 94 lakhs | |
| 9 lakhs | 16 lakhs | 41 lakhs | 91 lakhs | | |
| 10 lakhs | 15 lakhs | 40 lakhs | 90 lakhs | | |
| 12 lakhs | 13 lakhs | 38 lakhs | 88 lakhs | | |
| 15 lakhs | 35 lakhs | 60 lakhs | 85 lakhs | | |
| 18 lakhs | 32 lakhs | 57 lakhs | 82 lakhs | | |
| 20 lakhs | 30 lakhs | 55 lakhs | 80 lakhs | 130 lakhs | |
| 30 lakhs | 45 lakhs | 70 lakhs | 120 lakhs | | |

Eligibility Criteria

| Parameters | Eligibility |
|----------------------------|--|
| Age | Min: 18 years, Max: 65 years |
| Policy Type# | Individual and Family Floater |
| Policy Period | 1/2/3 years |
| Pre-Policy Medical Checkup | 55 years & above and/or proposals with Deductible + Sum Insured amount \geq 25 lakhs |

#Individual can cover upto 8 members with 6 children max and family floater can cover upto 8 members of a family with maximum 2 adults only. Read policy wording carefully to know the details.

#Parents or Parents-in-law are allowed to be covered in a separate family floater Policy.

Waiting Period

| | |
|--|--|
| First 30 Days Waiting Period | 30-Days Waiting Period from the policy start date, except for claims arising due to Accident |
| Pre-Existing Disease Waiting Period | 3 Years Standard Waiting Period for Pre-Existing Diseases (Option to reduce to 2 years) |
| Specific Waiting Period | 2 Year Waiting Period for Specific Diseases as listed in the Policy |
| COVID Waiting Period | 15 days initial waiting period for Covid -19 related claims |
| Maternity Waiting Period | 12 Months Waiting Period for Maternity Cover from first policy inception date with us |



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:

- Investigation & Evaluation
- Rest Cure, rehabilitation and respite care
- Obesity/ Weight Control unless life-threatening
- Change-of-Gender treatments
- Cosmetic or Plastic Surgery unless for accident, cancer or burns
- Hazardous or Adventure sports
- Breach of law
- Excluded Providers
- Drugs or treatments
- Wellness and Rejuvenation
- Dietary Supplements & Substances
- Refractive Error
- Birth control, Sterility and Infertility
- Deductible
- External Congenital Anomaly
- Outpatient treatment
- Treatment other than Medically Necessary Treatment
- Charges other than Reasonable & Customary Charges
- Overseas treatment except for benefits provided under the Worldwide Emergency Cover
- Self-injury or suicide
- Treatment Outside Discipline
- Nuclear Attack
- War

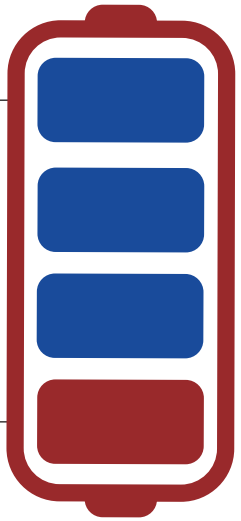
[^]This list is indicative. For detailed understanding of general and permanent exclusions do read the prospectus / policy wordings available on our website www.indusindinsurance.com



**IndusInd Health
Super Top Up**



**Normal
Sum Insured**



Easy Steps To Claim



Inform our health claims team, HEALTH CARE, of hospital admission using the 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 | ccinsurance.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 changes as per the amendments from time to time. ~This is a campaign tagline which indicates the additional add on options available for the customer to choose from apart from the standard cover provided in policy plan.

IRDAI Registration No. 103. IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance Company Limited). 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. IndusInd HEALTH SUPER TOP UP UIN: RELHLIP21617V012021. 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.

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