



IndusInd
GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

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**IndusInd
Hospice Care
Insurance**

**It's not an emergency,
if you're always prepared.**





Don't you wish sometimes you could just hover your hands over a magic crystal ball and foresee accidents to avoid them? Well we can't help you to predict the future but we can definitely help you to stay prepared for any kind of uncertainty. IndusInd Hospi Care Insurance is a hospital cash benefit product that provides lump sum payout for 150+ listed surgeries and 140+ daycare procedures occurring due to an illness or accident. In the need of the hour we make sure your medical emergency doesn't become a financial one.

**IndusInd Hospi Care Insurance
- where advanced solutions meet
genuine trust.**



5 Incredible reasons to choose us.



Stitched for surgical procedures

Up to 100% of sum-insured is payable specified as per the Surgical Procedure.



If you're admitted, we'll stay committed to cover you

A daily cash allowance of up to the amount as per the table of benefits is payable for each continuous and completed period of 24 hours for upto 60 days. If the insured is admitted into the ICU, we pay double the amount of allowance for upto 15 days.



Daycare? We cover!

In case of a specified Day Care Procedure in a Hospital/Day Care Centre, an amount equal to the amount as per the table of benefits of the sum-insured is payable, regardless of the actual costs incurred.



Other Surgeries Cash

In case of a surgery that is not listed under the Surgical Procedure Cash benefit, an amount equal to the amount as per the table of benefits of the sum-insured is payable as 'Other Surgeries cash' irrespective of the actual cost incurred on the surgery.



We won't let expenses get under your skin.

In case Dengue, Malaria or Chikungunya, hospitalisation exceeds a continuous period of 3 days, then an amount of ₹20,000 is payable.



Sum Insured Plan & Benefits

Sum Insured /Across Benefits in ₹)	₹ 1 Lakh	₹ 2 Lakhs	₹ 3 Lakhs	₹ 4 Lakhs	₹ 5 Lakhs	₹ 10 Lakhs
Surgical Procedure Cash (Up to 100%)	₹1,00,000	₹2,00,000	₹3,00,000	₹4,00,000	₹5,00,000	₹10,00,000
Hospital Daily Cash (Up to 60 Days)	₹1,000	₹2,000	₹3,000	₹4,000	₹4,000	₹4,000
Hospital Daily Cash ICU (Up to 15 days)	₹2,000	₹4,000	₹6,000	₹8,000	₹8,000	₹8,000
Day Care Treatment Cash	₹5,000	₹10,000	₹15,000	₹20,000	₹25,000	₹50,000
Other Surgeries Cash	₹2,000	₹4,000	₹6,000	₹8,000	₹10,000	₹20,000
Hospitalisation due to Dengue/ Malaria/ Chikungunya	₹20,000	₹20,000	₹20,000	₹20,000	₹20,000	₹20,000

Discounts, discounts, and more discounts.

10% Existing Health Customer

A one-time discount of 10% on the Premium is offered if the Insured Person is an existing customer/policyholder of IndusInd General Insurance.

10% Online Discount

The Insured Person is eligible for a 10% discount on premium in case of buying or Renewing the Policy.

10% Policy Tenure Discount

If the Policy Period of 2/3 year is selected while buying the policy, the Insured Person will be entitled to receive a discount of 10% on the premium.

PPHC is applicable for ages above 45 for Sum Insured above ₹5,00,000 and for all Sum Insured options above the age of 50.

100% PPHC costs will be absorbed by us. Reports will be issued to the insured for Accepted cases only.

For test details kindly refer policy wordings or prospectus.

Sum-Insured Enhancement



Enhancement on Renewal

The Sum-Insured can be enhanced only at during Renewal as per underwriting norms.



Health Check-Up

At the time of enhancement, the case may be subject to health check-up.



Waiting Period Afresh

The waiting periods will apply afresh to enhanced Sum Insured.



Quantum of Increase

The quantum of increase shall be subject to underwriting guidelines.



Additional Premium

Additional premium if any, shall be charged as per terms and conditions of the Policy.



Sum-Insured per Insured

Sum-Insured will be applicable per insured per policy year.

Policy covers everything but this^

Non-Medical Exclusions

- War or similar situations.
- Breach of law with criminal intent.
- Suicide and Intentional self injury.
- Dangerous acts (including sports).

Medical Exclusions

- Alcohol or Drug abuse.
- Treatment availed outside India.
- Treatment at a healthcare facility which is not a Hospital.
- Plastic or Cosmetic surgery or treatments except for Medically Necessary Treatment.
- Circumcisions (unless necessitated by Illness or Injury).
- Defined type of treatments / Illnesses / conditions / supplies.
- Medical Practitioner treating outside his/her discipline.
- Healthcare provider which are specified as not to be used.
- Not Medically Necessary Treatment.

^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



Check your eligibility criteria.

Minimum entry age : 18 Years
Maximum entry age : 65 Years

Individual Cover

This policy will cover one person per policy on individual Sum Insured basis.

No Exit Age

This policy has no maximum cover ceasing age for the policy holder.

Indian Resident

This policy is applicable solely to an insured person who is an Indian resident.



Waiting period

Standard Waiting Period	90 days from the Policy Commencement Date shall apply to all claims under the Policy unless the insured person suffers an accident. Not applicable on renewals
PED Waiting Period	Pre-existing Diseases will be covered after 48 months from policy start date, subject to continuous coverage.
Specific Waiting Period	Specific Illnesses will be covered after 24 months from the Policy start date, subject to continuous coverage.



Policy Cancellation

You may terminate this Policy at any time by giving Us written notice, and the Policy will terminate when such written notice is received. If no claim has been made under the Policy, then We will refund premium in accordance with the table below:

Length of time Policy in force	Refund of premium
Upto 90 days	100% refund
Above 90 days	Pro-rata

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. IndusInd Hospi Care Insurance. UIN – RELHLIP20027V012021.

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**An ISO 9001:2015
Certified Company**