

CUSTOMER INFORMATION SHEET – SENIOR CITIZENS RED CARPET HEALTH INSURANCE POLICY

Unique Identification No. : IRDA/NL-HLT/SHA/P-H/V.II/172/14-15

TITLE	Description	Clause no. of the policy
What am I covered for	a. In-patient Treatment- Covers hospitalisation expenses for period more than 24 hrs.	1(A)(B)(C)&(D)
	b. Emergency Ambulance- Up to Rs. 600/- per hospitalization for utilizing ambulance service for transporting insured person to hospital in case of an emergency subject to a maximum of Rs.1200/- per policy period	1(E)
	c. Post-Hospitalisation- Medical Expenses incurred up to 7% of hospitalization expenses subject to a maximum of Rs.5000/-	1(F)
	d. Out Patient consultations in networked hospitals. Minimum Rs.600/- Maximum Rs.1400/- based on the sum insured	1(G)
	e. Sub-limits for specific diseases:.	Refer table under Coverage
What are the major Exclusions	1. Any hospital admission primarily for investigation/diagnostic purposes	3(14)
	2. Pregnancy (other than ectopic pregnancy), infertility, congenital external disease/defects	3(9)
	3. Non Allopathic system of Medicine	3(19)
	4. Circumcision (except where medically necessary), Sex change surgery, cosmetic surgery and plastic surgery (other than for accidents or covered disease)	3(4), 3(20)
	5. Refractive error correction/ hearing impairment correction, corrective and cosmetic dental surgery, weight control services including surgical procedures for treatment of obesity, medical treatment for weight control/loss programs	3(13), 3(5), 3(10)
	6. Intentional self injury and use of intoxicating drugs/alcohol/HIV or AIDS	3(6),3(11)
	7. Expenses incurred on High Intensity Focused Ultra Sound, Balloon Sinoplasty, Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Deep Brain Stimulation, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, Photodynamic therapy and such other similar therapies	3(12)
	8. War and nuclear perils	3(7)
	9. Naturopathy Treatment	3(16)
	10. Hospital registration charges, admission charges, record charges telephone charges and such other charges	3(18)
	11. Treatment outside India	4(16)
The exclusions given above are only a partial list. Please refer the policy clause for the complete list.		
Waiting Period	a. Diseases contracted during the first 30 days from the commencement date of the policy (not applicable on renewals or for accidents)	3(2)
	b. 24 months for specific illness during the first 2 years from the commencement date of the policy (not applicable for subsequent renewals)	3(3)
	c. Pre existing diseases : waiting period of 12 months	3(1)
Payout	Cashless or reimbursement of covered expenses up to the specified limit	1(A)(B)(C)&(D)
Cost Sharing	50% for all Pre-existing claims and 30% for all other claims	4(5)
	Room Rent : Exceeding 1% of the sum insured or Rs.6000/- per day	1 (A)
Renewal Conditions	Lifelong renewal subject to payment of renewal premium in full before the due date	4(10)
	Grace period of 30 days for renewing the policy .	
	In the event of policy withdrawn/modified with revised terms and/or premium with prior approval of the Competent Authority	
	Enhancement of sum insured at the time of renewal	
Renewal Benefits:	Cumulative Bonus/Health Check up	Renewal Benefits Not Available
Cancellation	Policy can be cancelled on grounds of misrepresentation, fraud, non disclosure of material fact as declared in proposal form / at the time of claim, or non-co-operation by the insured person, by sending the insured 30 days notice without refund of premium	4(13)