

## MEDICLAIM POLICY-2007

- COVERAGE** : Covers reimbursement of Hospitalisation Expenses for illness/diseases or injuries sustained during the policy period.
- AGE** : 18 Years to 60 Years.  
Children between 3 months to 18 years can be covered if parents are also covered under the policy.  
Renewals beyond 60 years can be allowed provided there is no break in insurance.  
Proof of age should be submitted .  
Renewals beyond the age of 70 years will be loaded by 2.5% per year on the premium applicable for the age band 65-70 years
- MEDICAL EXAMINATION** : Persons above 45 years of Age opting for Mediclaim Policy for the first time will have to undergo prescribed Pre health check up from an empanelled doctor.  
Proposal form alongwith pre acceptance health checkup report (if necessary), duly completed in all respects are mandatory for Underwriting.
- SUM INSURED:** Minimum Sum Insured is Rs.1 lac Sum Insured for each of the family member should be equivalent to that of the proposer. For Dependant Children sum insured can be upto 50% of the Proposer subject to minimum of Rs.1 lac. Mid-term increase in Sum Insured is not allowed. Enhancement of Sum insured at renewal subject to satisfactory Pre-acceptance health check up irrespective of Age.
- FAMILY** : Comprises of Insured, spouse,eligible dependant children above the age of 3 months (Max 2 children) and dependant parents/parents in law(below the age of 60 years). All members of the family should be covered without any selection. Brothers and Sisters residing with the proposer can be covered without Family Discount.
- DISCOUNTS:** A) **FAMILY DISCOUNT** : 10% discount in premium for covering Family members.(family as defined above). Mid term inclusion for child attaining the age of 3 months and newly married couple by charging pro rata premium without Family Discount.