

SENIOR CITIZEN MEDICLAIM POLICY

New Policy introduced, WEF 01 10 2007, for the benefit of Senior Citizens.

COVERAGE : As per Mediclaim Policy 2007

AGE : Available for persons between the Age of 60 to 80 years.
Insureds may renew their policies beyond the age of 80 years provided there is no break in insurance.

Persons opting for a policy for the first time have to undergo prescribed Pre Health check up from an empanelled doctor.
Cost of check up has to be borne by the proposer.

FAMILY : Comprises of the Insured and the Spouse only.

SUM INSURED : Rs. 1 lac or Rs.1.5 lac per person

PREMIUM :

Sum Insured	Rates 60 - 65yrs	Rates 66 - 70yrs	Rates 71 - 75yrs	Rates 76 - 80yrs
100000	3470	3830	4230	4640
150000	5150	5680	6280	6890

Loading for renewal between 81 to 85 years: 10% of the age band of 76 – 80 years.
86 to 90 years: 20% of the age band of 76-80 years.

Additional premium for covering Hypertension, Diabetes Mellitus from the Inception of Policy:-- 10% of the relevant basic premium for each condition.

DISCOUNTS : Discount for opting Voluntary Excess of Rs.10000/- 10%
Discount in case of Spouse is covered 10%

CUMULATIVE BONUS : Every Claim free Year 5% subject to Maximum of 30%
Renewals from other companies will not be eligible for CB and will be treated as FRESH.
In the event of claim entire CB will be withdrawn irrespective of the claim amount.