

# HEALTH COMPANION FAMILY FIRST



## HIGHLIGHTS

### SUM INSURED OPTIONS

- **Individual Base Sum Insured:** Rs. 1 Lakhs, Rs. 2 Lakhs, Rs. 3 Lakhs, Rs. 4 Lakhs, Rs. 5 Lakhs & Rs. 10 Lakhs
- **Individual Base Sum Insured:** Rs. 1 Lakhs, Rs. 2 Lakhs, Rs. 3 Lakhs, Rs. 4 Lakhs, Rs. 5 Lakhs & Rs. 10 Lakhs

**Top Up with Aggregate Deductible Options of Rs. 1 Lakhs, Rs. 2 Lakhs, Rs. 3 Lakhs, Rs. 4 Lakhs, Rs. 5 Lakhs & Rs. 10 Lakhs**

### INPATIENT CARE (HOSPITALIZATION)

We cover the cost of medical treatment when you or your insured family members are hospitalized for treatment.

### HOSPITAL ACCOMMODATION

We cover the cost of all types of hospital accommodation (except suite or above room category) without any capping on room rent charges.

### PRE & POST- HOSPITALISATION EXPENSES

We shall reimburse pre & post hospitalization medical expenses, incurred due to illness/injury. The period of the treatment which we will cover should be 30 days before you get admitted to a hospital and 60 days after you get discharged from the Hospital. This is subject to Max Bupa accepting the Inpatient Care hospitalisation claim.

### ALL DAY CARE TREATMENTS COVERED

We cover all day care treatments, not a select few. However, such a procedure should not be in the outpatient department of a hospital.

### ALTERNATIVE TREATMENTS

Avail In-patient treatment under AYUSH (Ayurveda, Unani, Siddha and Homeopathy) up to the base sum insured.

### HOSPITAL ACCOMMODATION

We cover the cost of all types of hospital accommodation (except suite or above room category) without any capping on room rent charges.

## BENEFITS

### RENEWAL BENEFIT

**You would be entitled to both the benefits post completion of 1st policy year:**

- **No Claim Bonus** - Increase in Sum Insured @20% of Base Sum Insured subject to the maximum of 100% of Base Sum Insured for each claim free year with no penalty in case of a claim

- **Health Check up** - Avail annual Health Check-up for yourself and your family so that you live a healthier and happier life.

### 2 YEAR POLICY TENURE OPTION

When you take a policy for two years, you get a 12.5% discount on the second year premium.

### EMERGENCY AMBULANCE

We also cover the ambulance expenses to transfer the insured following an emergency to the nearest hospital. These expenses are paid up to Rs 3,000 only if we have accepted the In-patient claim.

### ORGAN TRANSPLANT

Medical Expenses for an organ donor's In-patient treatment for the harvesting of the organ donated is also covered provided the organ is for the use of the Insured Person.

### DOMICILIARY TREATMENT

In case a bed in the hospital is unavailable or on the advice of the attending medical practitioner, treatment is administered at home; we pay for medical treatment taken at home, which would otherwise have required hospitalization. Such treatment should continue for at least 3 consecutive days and confirmation from treating Medical Practitioner / Insured that Insured Person could not be transferred to the Hospital or Hospital bed was unavailable, as the case may be

### VACCINATION IN CASE OF ANIMAL BITE

We will cover Medical Expenses of OPD Treatment up to Rs 5,000 for vaccinations or immunizations for treating post an Animal Bite. This benefit is available only on a reimbursement basis.

### HOSPITAL CASH (OPTIONAL)

A lump sum payment for each 24 hours of hospitalization in addition to the in-patient treatment benefits is made. To avail this benefit minimum 48 hours of hospitalization required. This benefit is over and above the sum insured. The benefit is payable for up to 30 days of hospitalization. No payment shall be made under this, in case of Domiciliary Hospitalization.

**(Rs 1,000/Day or Rs 2,000/Day)**

### ELIGIBILITY

Any Age enrollment we cover families across life stages – from newborn (at least 90 days) to senior citizens of any age. There is no maximum age for enrollment.

### ASSURED POLICY RENEWAL FOR LIFE

Once insured with us, you will always stay our customers subject to continued payment of premium. We assure you renewability for life with no extra loadings based on your claim history.

## DIRECT CLAIM SETTLEMENT

We believe you should focus on the treatment of your loved ones, and not running after claim settlement. Therefore, all claims are processed directly by our own customer services team.

## CASHLESS FACILITY

You can use cashless facility at your nearest network hospital.

## EXCLUSIONS

### Pre-existing Diseases:

All Pre-existing Diseases shall not be covered until 48 months of continuous coverage have elapsed since the inception of the First Policy with Us for Insured Persons to whom Variant 1 Plan is applicable as specified in the Product Benefits Table and until 36 months of continuous coverage have elapsed since the inception of the First Policy with Us for Insured Persons to whom Variant 2, Variant 3 Plans and Family First Policy are applicable as specified in the Product Benefits Table.

# SPECIFIC WAITING PERIODS:

3.1 The medical conditions and/or surgical treatment listed below will be subject to a Waiting Period of 24 months unless the condition is directly caused by Cancer or an Accident and will be covered in the third Policy Year as long as the Insured Person has been insured continuously under the Policy without any break:

- Pancreatitis and Stones in Biliary and Urinary System,
- Cataract, Glaucoma and other disorders of lens, disorders of Retina,
- Hyperplasia of Prostate, Hydrocele and spermatocele,
- Abnormal Utero-vaginal bleeding, female genital Prolapse, and curettage or Hysterectomy,
- Hemorrhoids, Fissure or Fistula or Abscess of anal and rectal region,
- Hernia of all sites,
- Osteoarthritis, Systemic Connective Tissue disorders, Dorsopathies, Spondylopathies, inflammatory Polyarthropathies, Arthrosis such as RA, Gout, Intervertebral Disc disorders,
- Chronic kidney disease and failure,
- Diabetes and its related complications,
- Varicose veins of lower extremities,
- Disease of middle ear and mastoid including Otitis Media, Cholesteatoma, Perforation of Tympanic Membrane,
- All internal or external benign or In Situ Neoplasms/Tumours, Cyst, Sinus, Polyp, Nodules, Swelling, Mass or Lump,
- Ulcer, Erosion and Varices of Upper Gastro Intestinal Tract,

- Tonsils and Adenoids, Nasal Septum and Nasal Sinuses,
- Internal Congenital Anomaly.

If the Insured Person is suffering from the above Illness/condition as a Pre-existing Diseases or a condition under Personal Waiting Periods at the time of inception of the First Policy with Us, any claim in respect of that Illness/condition shall not be covered until 48 months of continuous coverage have elapsed since the inception of the First Policy with Us for Insured Persons to whom Variant 1 Plan is applicable as specified in the Product Benefits Table and until 36 months of continuous coverage have elapsed the Product Benefits Table and until 36 months of continuous coverage have elapsed Variant 3 Plans and Family First Policy are applicable as specified in the Product Benefits Table.

**Note:** For all Renewing Insured Persons, the terms of the Specific Waiting Period as set out in the First Policy document taken before 12th June 2017 (including the list of relevant medical conditions and surgical conditions as set out below) shall continue to apply until any Waiting Period has expired. The medical conditions and/or surgical treatments applicable to First Policies issued earlier are as follows:

- Stones in biliary and urinary systems
- Lumps / cysts / nodules / polyps / internal tumours
- Gastric and Duodenal Ulcers
- Surgery on tonsils / adenoids
- Osteoarthritis / Arthritis / Gout / Rheumatism / Spondylosis / Spondylitis / Intervertebral Disc Prolapse
- Cataract
- Fissure / Fistula / Haemorrhoids
- Hernia / Hydrocele
- Chronic Renal Failure or end stage Renal Failure
- Sinusitis / Deviated Nasal Septum / Tympanoplasty / Chronic Suppurative Otitis Media
- Benign Prostatic Hypertrophy
- Knee/Hip Joint replacement
- Dilatation and Curettage
- Varicose veins
- Dysfunctional Uterine Bleeding / Fibroids / Prolapse Uterus / Endometriosis
- Diabetes and related complications
- Hysterectomy for any benign disorder.