

PRODUCT BENEFIT TABLE-HEALTH ASSURANCE

AccidentCare ⁽¹⁾		
Sum Insured (SI) - In Rs	5 to 25 Lacs	30/35/40/45/50/60/75/100/125/150/175/200 lacs
Accident Death	100% Of Sum Assured	100% Of Sum Assured
Accident Permanent Total Disability(2)	125% Of Sum Assured	125% Of Sum Assured
Accident Permanent Partial Disability	As per the grid mentioned in Terms and Condition	
Child Education Benefit (3)	Minimum of 5% of Sum Insured or Rs 50,000 per child	Minimum of 5% of Sum Insured or Rs 500,000 per child
Funeral Expenses (4)	Rs 5,000	Rs 50,000
Optional Benefits		
Temporary Total Disability(9)	Lower of (Actual salary per week or 1% of AccidentCare Sum Insured or Rs20,000) payable per week. Such weekly payout shall be made for a maximum of 100 continuous weeks	
Accident Hospitalization limit	Up to 2% of AccidentCare Sum Insured	
- Surgical Operations	Covered upto the Accident Hospitalization limit. Claim settlement on reimbursement basis only and coverage limited to India only.	
- Nursing Care, drugs and Surgical Dressing		
- Medical Practitioner's/Surgeon's Fee		
- Room Rent		
- Operation Theater Charges		
- Anesthetics fees (including administration), x-ray examinations or treatments, including CT		
- Diagnostic Procedures and therapies		
- Prosthetic Implants		
- Emergency Ambulance ⁽¹⁰⁾ as a part of overall Sum Insured	Limited to Rs 2,000/claim	
- Physiotherapy ⁽¹¹⁾ as a part of overall Sum Insured	Limited to 10% of Accidental Hospitalization limit	
CritiCare ⁽⁵⁾		
Sum Insured (SI) - In Rs	3/5/7.5/10/15/20/25/30/35/40/45/50/60/75/100/125/150/175/200lacs	
Benefit Payment Option(6)	Option 1 / Option 2	
Hospi Cash ^{(7),(8)}		
Daily Cash Benefit - In Rs per day per member	Rs 1,000/2,000/ 3,000/ 4,000	
ICU Cash Benefit	Double the daily cash benefit for hospitalization in ICU (upto a maximum of 7 days in a policy year)	

Customers will have the flexibility to choose any/all of the benefits in any combination. (Within each cover they will also have the option of selecting any of the Sum Insured options)

CritiCare + HospiCash + AccidentCare	CritiCare + HospiCash	CritiCare + AccidentCare	
HospiCash + AccidentCare	CritiCare only	HospiCash only	AccidentCare only

References:

(1) Accident Care

-Entry age for adults 18 to 65 years and for dependent children 2 years to 21 years (Maximum 2 children covered)

-Accident Care benefit is renewable lifetime

-In Family Option, Coverage for Self-100% of SA, Coverage for Spouse-50% of SA or Rs. 10 Lacs (Whichever is Lower), Coverage for Children - 20% of SA or Rs 5 Lacs (whichever is lower)

(2) Details shared in Terms and Conditions document

(3) Available (only under Family Option) in case of Death or Permanent Total Disability of Self. Benefit limited to maximum 2 children(insured under the policy)

(4) Available on Death of any of the Insured Person

(5) CritiCare

-Entry age for adults: 18 years to 65 years

-Cover is subject to 4 years waiting period for pre-existing condition/diseases, 90 days initial waiting period and 30 days of survival period

- Criti Care benefit is renewable lifetime

(6) Benefit Payment Option

Option 1: For Individual Option: Lump sum equal to 100% of Sum Insured, For Floater Option : Coverage for Self - 100% of Sum Insured, Coverage for Spouse - 100% of Sum Insured ; (In any policy year claim can be triggered for one life only)

Option 2: For Individual Option: Lump sum equal to 100% of Sum Insured + Staggered payout equal to 10% of Sum Insured p.a. subsequently as Income for 5 years

For Floater Option: Lump sum equal to 100% of Sum Insured + Staggered payout equal to 10% of Sum Insured p.a. subsequently as Income for 5 years (In any policy year claim can be triggered for one life only) Claim settlement to be done on account transfer basis for all 5 years

(7) Hospi Cash

- Entry age for adults : 18 years to 65 years and for dependant children : 1 day to 21 years

- Minimum 48 hrs of continuous hospitalization required for hospital cash claim to become admissible.

- Payment made from day one subject to claim being admissible.

- Maximum coverage offered for 45 days/policy year (including 7 days of ICU hospitalization).

-Hospital Cash cover is subject to 48 months waiting period for pre-existing conditions/diseases;

- 24 month waiting period for specific illnesses and 30 day initial waiting period.

- Hospi Cash benefit is renewable lifetime

(8) Hospi Cash- In family option, Coverage for Adults- 100% of Daily Cash Benefit; Coverage for Children - 50% of Daily Cash Benefit

(9) The coverage under this benefit is limited to only salaried primary insured. Limited to actual cost to company per week excluding overtime, bonuses, tips, commissions, allowances special compensations, income from other sources or any components of variable pay that the Primary Insured may have otherwise been eligible to receive.

(10) Ambulance charges for carrying insured from site of accident to hospital

(11) Physiotherapy means any form of the following: physical or mechanical therapy; diathermy; ultra-sonic therapy; heat treatment in any form; manipulation or massage administered by a physician for treatment of injury.

Renewal benefit: If the Policy is renewed with us without any break, the Sum Assured will be increased by 5% of the Sum Assured (shown in the Schedule of Insurance Certificate during the first Policy Year) for every claim free year upto a cumulative maximum of 25% of the Sum Assured for the Personal Accident cover only.

Policy Tenure: Customer can opt for a 1 Year or 2 Year or 3 Year policy tenure

Premium Discount - Policy Term 2: Discount of 12.5% on second year premium ; Policy Term 3 : Discount of 12.5% on second year premium and discount of 15% on third year premium

- Online Discount of 10% if policy is sourced through Max Bupa's official website.