

Key Differentiators			
	MaxBupa Health Companion	ICICI Lombard iHealth	Royal Sundaram
Pre-Existing	36months	24months	24 / 36 month
Organ Donation (Donor Expn)	Upto Sum Assured	50K	Upto Sum Assured
Premium	Increases every year	Increases in 5yr Slab	Increases every year
Premium rates	upto 15% Lower for Non-Metro	All India Single Premium	upto 15% Lower for Non-Metro
Animal Bite	2500/5000/7500	No	5000 & 7500
NCB	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 penalization in case of a claim	Increase in Sum Insured @10% of Base Sum Insured subject to the maximum of 50% of Base Sum Insured for each claim free year with no penalization in case of a claim	Classic - 10% upto 50% Supreme & Elite - 20% upto 100%
Pre & Post Hosp	30 & 60days	30 & 60days	2L/ 3L / 4L - 30 /60 days. 5L-150L - 60/90 days, Covered upto Base Sum Insured
Ambulance	Upto 3000 if accepted the In-patient claim	Upto 1500 if accepted the In-patient claim	Upto 5000, if accepted the In-patient claim

	ICICI Lombard	Max Bupa Health Companion	Royal Sundaram Supreme
<b>IPD</b>	Yes	Yes	Yes
<b>Day Care Benefit</b>	150 Treatments	Any / All - Covered upto Sum Insured	Covered upto Base Sum Insured
<b>Pre &amp; Post Hosp</b>	30 & 60 days	30 & 60 days (expenses including doctor's consultation, diagnostics tests, medicines, drugs and consumables)	2L/ 3L / 4L - 30 /60 days. 5L-150L - 60/90 days, Covered upto Base Sum Insured
<b>Ambulance</b>	1500	3000	Upto 5000 / Air Ambulance upto 1L for Supreme & Elite
<b>Reset Benefit</b>	Yes	Refill Benefit (For Individual & Floater policies)	Reload' Upto Base Sum Insured
<b>In Patient Aayush</b>	Yes	Yes. Upto Sum Insured but not Cashless	Classic / Elite / Supreme - Govt Hosp - Upto Sum Insured Other Hosp - Upto 30K (Supreme) Upto 50K (Elite)
<b>Claim Service Guarantee</b>	Yes, within 4Hrs	Yes. 30mins	2Hrs
	Query / Approval / Revert	Query / Approval / Revert	
	Else 1000		
	Claim within 14days		
	Else Bank Int with 1% Penalty		
<b>Cataract</b>	3L - 5L = 20K		
	5L and above 100K/eye		
<b>Optional</b>		Additional Options - Add on payment of additional Premium	Additional Options - Add on payment of additional Premium
<b>Option 1</b>	Hospi Daily Cash + Convalescence Benefit ( Trigger > 3 days of Hosp)   Max 10 days	Hospi Cash at additional premium (Min 48Hrs Continuous Hospitalisation) Max - 30days. NOT paid for diagnosis or treatment arising from or related to pregnancy.	Hospital Cash (For 30 Days in case of Hospitalisation Beyond 2 Days)
<b>3L / 4L / 5L</b>	INR 1000 @ 758 per person	For SI 5L to 12.5L Rs. 2,000/ day	Classic - INR 1000 per day
<b>7L / 10L</b>	INR 2000 @ 1399 per person	For SI 15L and above Rs. 4,000/ day	Supreme - INR 2000 per day

	ICICI Lombard	Max Bupa Health Companion	Royal Sundaram Supreme
15L / 50L	INR 3000 @ In-built	Family First Rs. 1,000 or 2,000 / day	Elite - INR 2000 per day
<b>Convalance Benefit</b>	> / = 10 days of Hospitalisation		
<b>Lumpsum</b>	INR 10K		
<b>Option 2</b>	OPD + Maternity (2A, 4th Year Premium Onwards)		
<b>Maternity</b>	In select plans only	No.	Only in Elite. Coverage as per slab
3L / 4L / 5L	15K / 25K		25L / 30L / 50L - 2L. 100L / 150L - 2.5L
7L / 10L / 15L - 50L	25K / 50K		
<b>Pre &amp; Post Natal</b>	Baby / 1-90 days / SA 10K for 3L/4L/5L/7L   10L > / = : 100K	Upto Base Sum Insured	New Born Baby Cover - 25L-6.25L. 30L-7.5L. 50L-12.5L. 100L-25L. 150-37.5L.
<b>OPD</b>	In Select Plans Only. After 90 days till 365 days	No.	Only in Elite. Covered upto 10K.
	Swimming / Gym / Yoga / Lens / Doctor Consultation Fees / RCT / Braces (Only Accidental)	NA	
<b>Option 3 (Critical Illness Cover)</b>	Critical Illness (Only for adults / 21yrs and above)	Can be bought at an additional premium.	No Separate Cover for Critical Illness Conditions
	18 diseases	20 diseases	NA
	Full Benefit Disbursement at diagnosis	Full Benefit post survival period.	NA
	No Survival Clause	Survival clause of 30days	NA
	90 days exclusion	90 days exclusion / waiting period	NA
3L / 4L / 5L	10L		
15L / 50L	50% of SI		
<b>Option 4</b>	Nursing at Home + Compassionate Visit	Domiciliary Hospitalisation - Covered upto Base SI	Covered upto Sum Insured
<b>Nursing At Home (Domiciliary)</b>	Max 15days		Upto Sum Insured
	Only for SI > 10L		
	INR 3000 per day		
<b>Compassionate Visit</b>	20K	NA	NA
	Only for SI > 10L		
<b>Added Advantage</b>	Additional SI + Reset Benefit	Additional SI + Reset Benefit	Additional SI + Reset Benefit

	ICICI Lombard	Max Bupa Health Companion	Royal Sundaram Supreme
<b>Additional SI (No Claim Bonus)</b>	10% (SI) increase for every claim free year upto 50%	Additional 20% of individual base sum insured upto maximum of 100% of individual base Sum Insured	Classic - 10% upto 50% Supreme & Elite - 20% upto 100%
	10% (of SI) decrease per claim year		
<b>Medical Evac</b>	50K / Only for SI > 10L	Only in HB Platinum	Upto - 1L (Supreme) & Upto - 3L (Elite)
<b>Emergency Worldwide Hosp</b>			Elite - 50% of BSI upto Max 20L. Deductible \$1000 per hosp.
<b>International Treatment Abroad</b>			For specified 11 critical illness alongwith one time return airfare for insured person (excluding US & Canada). Only avl in Elite & Cover upto SI. Airfare upto 3L.
<b>Donor</b>	Upto 50K	Upto Base Sum Insured	Covered upto Sum Insured
<b>Wellness Benefit Cover</b>	Available		Available
<b>Waiting Period</b>	Illness / disease contracted within 30 days of inception of new policy not covered	30-day Initial waiting period from Inception.	30-day Initial waiting period from Inception.
<b>Pre-Existing</b>	Pre existing diseases can be covered after 3rd year of continuous coverage with ICICI Lombard GIC Ltd	36-month waiting period for PED. 2-year waiting period for 17 specific disease / conditions. 39 Permanent Exclusions	48 month waiting for pre-existing in Supreme 36 month waiting period for 24 months Elite for pre-existing conditions. 2 year waiting period for specific 17 diseases/conditions. 30 day initial waiting period from inception. 90 days waiting period for Critical Illness
	No Co-pay, No room rent and ICU limit	No Co-pay for Insured of any age, No room rent and ICU limit	No Room Rent Limit

	ICICI Lombard	Max Bupa Health Companion	Royal Sundaram Supreme
<b>Free Health Check-up</b>	Two FREE Health Checkup coupon with every renewal or with two year floater plans	Variant 2 :Complete Blood Count, Urine Routine, Blood Group, ESR, Fasting Blood Sugar, Lipid Profile, Kidney Func on Test, ECG, Complete physical examina on by Physician Variant 3 :Complete Blood Count, Urine Rou ne, Blood Group, ESR, Fas ng Blood Sugar, Lipid Profile, Stress Test (TMT) or 2D Echo, Kidney Func on Test, Complete physical examina on by Physician	<a href="#">Annual</a>
<b>Vaccination in case of Animal Bite</b>	No	5L / 7.5L / 10L / 12.5L - Upto 5000 15L / 20L / 30L / 50L / 100L - Upto 7500	Classic - 2500. Supreme - 5000. Elite - 7500
<b>Documentation (for all plans):</b>	Duly filled and signed Proposal form		
	Premium payment through Cheque / DD / Credit or Debit Card		
	Proposer id proof, pancard or passport copy or adhar card.		
<b>Second Opinion for 11 Specified Critical Illness</b>			Supreme & Elite - Avl once during the policy year