






Mediclassic Insurance Policy (Individual)
Unique Identification No: SHAHLIP20063V031920

	About the policy	<i>This Policy Provides regular hospitalization under three different variants- Base Plan, Gold Plan and Family Package Plan</i>	
	For Whom	<i>For Individuals and Family Package Plan (2A+2C) (Family means - Self, Spouse & financially dependent children)</i>	
	Co-payment	<i>10% Co-payment is applicable if the insured age at entry is above 60 years</i>	
	No of persons maximum	<i>Up to 4 Persons (Self, Spouse + 2 Dependent Children)</i>	
	Parameters	Base Plan	Gold Plan
	Sum Insured	<i>1.5 Lac, 2 Lac, 3 Lac, 4 Lac, 5 Lac, 10 Lac, 15 Lac</i>	<i>3 Lac, 4 Lac, 5 Lac, 10 Lac, 15 Lac, 20 Lac, 25 Lac</i>
	Entry Age	<i>Adults 18 to 65 years Dependent Children 5 months to 25 years</i>	<i>Adults 18 to 65 years Dependent Children 16th day to 25 years</i>
	Room rent per day	<i>2% of Sum Insured – Max Rs. 5000</i>	<i>2% of Sum Insured for 3 Lac and 4 Lac Max - Rs 5000; 5 Lac to 25 Lac Single standard A/C room</i>
	Ambulance Charges	<i>Rs 750 Per Hospitalization and Rs 1500 Per Policy Period</i>	<i>Rs 2000 Per Hospitalization</i>
	Pre & Post Hospitalization	<i>Pre 30 Days & Post 60 Days (7% of hospitalization subject to max of Rs 5000)</i>	<i>Pre 30 Days & Post 60 Days</i>
	Health Checkup	<i>1% of Average Basic SI Check-up costs up to Rs 5,000 after every block of 4 Claim Free years of policy run (Not available for Rs 1.5L SI)</i>	<i>Available for every claim free year. 3 Lac to 5 Lac - Rs 1500; 10 Lac and 15 Lac - Rs 2500; 20 and 25 Lac - Rs 5000</i>
	Cataract	<i>Up to 2 Lac Rs 12,000 Per policy period 3 Lac to 5 Lac Rs 20,000 per eye, Rs 30,000 per policy period; 10 Lac and 15 Lac Rs 30,000 per eye, Rs 40,000 per policy period</i>	<i>3 Lac to 5 Lac Rs 20,000 per eye, Rs 30,000 per policy period 10 Lac and 15 Lac Rs 40,000 per eye, Rs 50,000 per policy period 20 Lac and 25 Lac Rs 45,000 per eye, Rs 60,000 per policy period</i>
	Psychiatric and Psychosomatic Disorder	<i>Diagnosed for the first time and hospitalized for minimum period of 5 consecutive days. Coverage up to basic sum insured</i>	<i>Diagnosed for the first time and hospitalized for minimum period of 5 consecutive days, Covered up to basic sum insured</i>
	Cumulative Bonus	<i>5% of basic Sum insured for every claim free year subject to a maximum of 25%</i>	<i>25% of basic SI in the second year and additional 20% for each subsequent years subject to maximum of 100% overall</i>
	Automatic Restoration	<i>200% of SI</i>	<i>200% of SI</i>
	Coverage for Non Allopathic Treatment	<i>25% of Sum insured Max Rs 25000</i>	<i>25% of Sum insured Max Rs 25000</i>
	Super Restoration	<i>Not Available</i>	<i>100 % of Basic Sum insured</i>
	Domiciliary treatment	<i>Not Available</i>	<i>Available</i>
	Organ Donor Expenses	<i>Not Available</i>	<i>Coverage up to Basic Sum insured</i>
	Shared Accommodation	<i>Not Available</i>	<i>3 Lac, 4 Lac, 5 Lac Rs 500 per day subject to maximum of Rs 3000 per hospitalization 10 Lac, 15 Lac, 20 Lac, 25 Lac Rs 1000 per day subject to maximum of Rs 6000 per hospitalization</i>
	Additional Basic Sum Insured for Road Traffic Accident (RTA)	<i>Not Available</i>	<i>50% of Basic Sum Insured</i>
	Treatment of New Born Baby	<i>Not Available</i>	<i>10 % of Basic Sum Insured or Rs 50,000 which ever is less</i>
	Daycare	<i>All day care procedures are covered</i>	<i>All day care procedures are covered</i>
	Patient Care (Optional Rider)	<i>Only for persons above 60 yrs of age Benefit of Rs.400/- for each completed day Up to 5 days per hospitalization and 14 days per policy term</i>	<i>Only for persons above 60 yrs of age Benefit of Rs.400/- for each completed day Up to 5 days per hospitalization and 14 days per policy term</i>
	Hospital Cash (Optional Rider)	<i>Rs.1000/- for each completed day subject to maximum of 7 days per hospitalization and 14 days per policy period</i>	<i>Rs.1000/- for each completed day subject to maximum of 7 days per hospitalization and 14 days per policy period</i>