
































Version_1.0_SP		Parameters		Mediclassic Insurance Policy (Individual) - GoldPlan						
				UIN: SHAHLIP21215V052021						
Feat		About the policy		Covers hospitalization expenses incurred as a result of illness and/or accidental injuries						
		Type of Cover		Individual Sum Insured						
		Entry Age		For Adults: 18 years – 65 years						
				For Dependent Children: 16 days to 25 years						
		Co-payment		10% Co-payment is applicable if the Insured age at entry is above 61 years						
		Renewal		Lifelong						
		Policy Term		One Year, Two Years & Three Years						
		Pre Policy Medical Checkup		Required for persons above 50 years of age						
		Discounts		(i) 5% if 2 or more family members are covered (Family = Self, Spouse & Dependent Children) (ii) 25% for major organ donor during renewal						
Basic Covers		Sum Insured Options (Rs.)		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
		Hospitalization - Room Rent		Rs.5,000/- per day		Private Single AC Room				
				500 per day & 3,000 per admission		1,000/- per day & up to 6,000/- per admission				
		Shared accommodation benefit (admission & discharge days excluded)		Payable for every 24hrs of stay in a networked hospital (payable if hospitalization exceeds 48 hrs)						
		Cataract treatment	Limit per eye	30,000/- per eye			40,000/-		45,000/-	
			Per policy period	40,000/- per policy period			50,000/-		60,000/-	
		Health Check-up benefit (for every claim free year)		1,500/-			2,500/-		5,000/-	
		ICU, Dr Fees, Tests, Medicines		Covered (Actuals)						
		Organ Donor Cover		Covered (Actuals)						
		Domiciliary hospitalization		Covered (Actuals) – Covered for the period exceeding three days						
		Ambulance Charges		Rs.2,000/- per hospitalization						
		Day Care Procedures		All day care procedures are covered up to Sum Insured (Except for Cataract)						
		Pre & Post Hospitalization		30 days & 60 days (Actuals)						
		Non-Allopathic Treatment		Up to 25% of the Basic Sum Insured subject to a maximum of Rs.25000/- per policy year						
	Psychiatric & Psychosomatic		If diagnosed for the first time and hospitalized for minimum 5 consecutive days (Actuals)							
Additional Benefits		Coverage for New Born Baby		Cover starts from 16 th day - up to 10% of the Sum Insured or maximum up to Rs.50,000/- (available if the mother is covered under this policy for a continuous period of 12 months)						
		Auto Restoration of Sum Insured		Up to 200% once in a year - Can't be utilized for illness/s for which claim/s was/were made						
		Super Restoration		Up to 100% once in a year – Can be utilized for illness/s for which claim/s was/ were made						
		Additional Sum Insured for RTA		50% additional sum insured will be given for wearing helmet either riding or as pillion rider						
		No Claim Bonus		25% after first claim free year & 20% for each subsequent claim free year, max up to 100%						
		Instalment Options		Monthly/ Quarterly/ Half-Yearly/ Yearly, Premium can also be paid Annually, Biennial (Once in 2 years) and Triennial (Once in 3 years).						
		Modern treatments		Based on the Sum insured chosen limits differ, refer policy wording for further details						
	Optional Covers									
		Hospital Cash		Rs.1,000/- per every 24 hrs, up to 7 days per hospitalization & max 14 days in a policy year						
		Patient Care		Rs.400/- per every 24hrs up to 5 days per occurrence & maximum 14 days in a policy year						
	Waiting Period									
	Initial waiting period Code Excl 02		30 days for all illnesses (except accident)							
	For Specific diseases Excl 03		2 years							
	For Pre-existing diseases Code Excl 01		4 years							
	Moratorium Period		Available after completion of 8 years							

* The information provided in this document is only indicative. For more details on the terms and conditions, please read the policy wordings before concluding a sale.