

POLICY USAGE GUIDE

care - Comprehensive Health Insurance plan

WHAT IS COVERED?

(For Sum Insured upto 40 lakhs)

Refer to
policy T&C



In-patient Hospitalization

Expenses incurred for treatment that requires you to stay hospitalised for more than 24 hours. It includes expenses on – room charges, nursing expenses and intensive care unit charges, surgeon's fee, doctor's fee, anesthesia, blood, oxygen, operation theater charges, etc.

Clause
3.1.1(i)



Day Care Treatment

Refers to treatment that requires less than 24 Hours of hospitalisation. We cover more than 540 such treatments. Some of the examples are Surgery for Cataract, Chemotherapy, Haemodialysis etc.

Clause
3.1.1(ii)



Pre & Post-Hospitalization Medical Expenses

Medical expenses incurred on doctor's consultation fee, prescribed diagnostics and prescribed medicines 30 days before date of admission and 60 days after date of discharge.

Clause
3.1.2
(i) & (ii)



Domiciliary Hospitalization

Medical expenses incurred during his/her treatment at home so long as it involves medical treatment for a period exceeding 3 days. T&C apply.

Clause
3.1.6



Automatic Recharge

An amount equal to policy Sum Insured will be added to your policy if policy Sum Insured is used in a previous hospitalisation or entire family is hospitalised in a single incident.

Clause
3.1.7



Second Opinion

In the event if you diagnosed with specified major illness / injury during the policy year then on your request we can arrange a second opinion from our panel of doctors related to your medical treatment.

Clause
3.1.8



AYUSH Treatments

Covers treatment taken in a hospital using Ayurveda/Unani/Sidha/Homeopathy method of treatment hospitalisation should be for a duration exceeding 24 Hours.

Clause
3.1.9



No Claims Bonus (NCB)

On each renewal we will reward you by increasing your SI by 10% in case No Claim is made in a expiring policy year. Maximum increase will not exceed 50% of SI. If claim is made No Claim Bonus will be reduced at a same rate at which it has accrued.

Clause 3.1.10



No Claims Bonus Super (NCBS)^

On each renewal we will reward you by increasing your SI by 50% in case No Claim is made in a expiring policy year. Maximum increase will not exceed 100% of SI. If claim is made No Claim Bonus super will be reduced at a same rate at which it has accrued.

Clause 3.2.4



Care Shield Add-on*

You will get additional benefits like:

- Coverage for 68 Non-Payable items.
- Protection from loss of No Claim Bonus/No Claim Bonus Super if the total claim amount is less than 25% of SI.
- Increase in SI every year based on inflation CPI index.



Annual Health Check-up

To regularly monitor the health and well being, of each insured member, they get one health check-up in every policy year. We have already identified set of test that are covered under policy and you can book your health check-up appointment by using Care customer mobile app.

Clause 3.1.12



Daily Allowance

Pays a fixed amount for each completed day of hospitalization, subject to a maximum of 5 consecutive days.

Clause 3.1.3

WHAT IS NOT COVERED?



Any hospital admission primarily for investigation/diagnostic purposes, infertility, circumcision unless due to accident, sex change surgery, cosmetic surgery & plastic surgery, substance abuse, self-inflicted injuries war, terrorism, civil war or breach of law. For complete exclusions you can refer to the product Policy Terms and Conditions displayed on our website <https://www.careinsurance.com/>

Clause 4.1(b) & 4.2

WAITING PERIOD



- Initial Wait Period
- Named Ailment Wait Period
- Pre-existing Wait Period

Clause 4.1(a)

HOW CAN I RENEW POLICY

On basis of your existing policy details and renewal request, a new renewal premium will be intimated to you within specified period before the policy expires. You can pay renewal premium through below payment modes.



Through Mobile app



Through website



At Nearest Branch



Cheque/DD

REACH US @



Care Health-
Customer App



WhatsApp
8860402452

Self Help Portal:
www.careinsurance.com/self-help-portal.html

Submit Your Queries/Requests:
www.careinsurance.com/contact-us.html

^This Optional Cover is available on payment of additional premium. * This is an add on product, available on payment of additional premium.

Note: This summary description is only to aid your understanding of the primary coverages / benefits offered. For detailed information please refer to related policy document. In case of dispute, the terms and conditions detailed in the policy document and policy schedule shall prevail.

Care Health Insurance Limited

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Disclaimer: This is only summary of selective features of product carē & carē shield add-on
For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.
Please seek the advice of your insurance advisor if you require any further information or clarification.
Insurance is a subject matter of solicitation.

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IRDAI Registration Number - 148

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