

carē

HEALTH[®]
INSURANCE

**A Heart
Surgery will
not stop you
from getting a
health insurance**

carē heart[®]

**BEST CLAIM SETTLEMENT
COMPANY OF THE YEAR**

9th ANNUAL INDIA INSURANCE SUMMIT & AWARDS 2025[^]

^The Company Was Awarded 'Best Claim Settlement Company of The Year' Award At The 9th Annual India Insurance Summit & Awards 2025, in March 2025

Live a Hearty life with carē heart

carē heart[™] reflects our commitment of offering access to Quality Healthcare to individuals who have been suffering from pre-existing cardiac ailments/disorders and undergone a cardiac surgery/procedures for the same. And we're here for the long run, so rest assured of lifelong renewability with us.

Salient Features



Life-long Renewability



Cardiac Health check-up



No Claim Bonus



Only 2 years wait period for pre-existing ailments

Optional Benefits

carē heart[™] provides the flexibility to choose from any of the following benefits according to the plan suitable for your needs.

OPD CARE[®]



HOME CARE[®]



INTERNATIONAL
2ND OPINION[®]



*Optional Cover is available on payment of additional premium.

carē heart - A Stand Out Product

One medical emergency in the family and the entire household is in a state of flux. We understand this and therefore will be there by your side at the time of need. Here's how:

- 1. In-patient Care:** In-patient Care: Hospitalization for at least 24 hours - We will pay for the medical expenses, through Cashless or Reimbursement Facility (maximum up to Sum Insured) - from room charges, nursing expenses, ICU charges, surgeon's fee, doctor's fee, anesthesia, blood, oxygen, OT charges and the like.
- 2. Day Care Treatment:** Hospitalization involving less than 24 hours – We will pay through Cashless or Reimbursement Facility for such listed day care treatments, maximum up to Sum Insured.
- 3. Pre-Hospitalization & Post-Hospitalization Medical Expenses:** Medical expenses are not just restricted to the hospitalization costs, so with Care Heart you are covered for pre-hospitalization and post-hospitalization expenses as well. All you need to do is just focus on your treatment and recovery – the insured are covered for 30 days preceding the hospitalization and 60 days after discharge (maximum up to 5% of Sum Insured).
- 4. Ambulance Cover:** Through this cover, we will pay you up-to a specified amount per hospitalization, for expenses that you incur on ambulance service offered by the hospital or any service provider , in an emergency situation.
- 5. AYUSH Treatments:** Combination of conventional medical and alternative treatments such as Ayurveda, Yoga, Naturopathy, Unani, Sidha and homeopathy quicken & aid the process of recovery therefore we will pay up to sum insured towards AYUSH treatments for your speedy recovery.
- 6. Cardiac Health Check-up:** On request, CHI will arrange a Cardiac Health Check-up on cashless basis for the set of medical tests specified in the policy as per the Sum Insured at its network provider or any other empanelled providers in India. This benefit shall be available only once during a policy year for each insured covered under the Policy.
- 7. Automatic Recharge:** A refill is always welcome! So your sum insured is reinstated just when you need it the most. If, due to claims made, you ever utilize the maximum limit of Sum Insured and thereby run out of/exhaust your health cover, we reinstate the entire sum insured immediately, once in the policy year. This re-instated amount can be used for future claims which are not in relation to any Illness or

Injury for which a Claim has already been admitted for You during that Policy Year. In case of a floater policy, the insured(s) who have not claimed will be eligible to utilize the Recharge amount for any illness or injury pertaining to that Policy Year.

8. **No Claims Bonus:** Get a flat increase of 10 per cent in sum insured for the next Policy year. No Claims bonus in any case will not exceed 50% of the Sum insured under the policy and in the event there is a claim in a policy year, then the No Claims bonus accrued will be reduced by 10% of the sum insured but in no case shall the Total Sum Insured be less than the Sum insured. It's just our way to tell you that we're there with you in good times and in bad.
9. **Domiciliary Hospitalization:** Sometime you are not in a condition to be moved to a Hospital or a Hospital room may not be available when you need the medical treatment the most. Under this Benefit, We will pay you up to Sum Insured, for the Medical Expenses incurred during your treatment at home, as long as it involves medical treatment for a period exceeding 3 consecutive days. 'Pre Hospitalization Medical Expenses and Post Hospitalization Medical Expenses' shall be payable in respect of a claim made under this Benefit.



Plan Details:

SUM INSURED**	₹3 Lakh	₹5 Lakh	₹7 Lakh	₹10 Lakh
In-Patient Hospitalization	Up to Sum Insured			
Room Rent / Room Category	Up to 1% of SI per day	Single Private Room		
ICU Charges	Up to 2% of SI per day	No Limit		
Day Care Treatment	Up to Sum Insured			
Pre Hospitalization Medical Expenses and Post Hospitalization Medical Expenses	Pre-hospitalization for 30 days & Post-hospitalization for 60 days; Maximum up to 5% of SI			
AYUSH Treatments	Up to Sum Insured			
Ambulance Cover	Up to ₹2,000 per Hospitalization		Up to ₹3,000 per Hospitalization	
Domiciliary Hospitalization	Up to 100% of Sum Insured covered after 3 days			
Automatic Recharge	100% of original Sum Insured upon exhaustion of SI			
No Claims Bonus	10% increase in SI per Policy Year in case of claim-free year; Max up to 50% of SI (10% decrease in SI per Policy Year in case a claim has been paid; Such decrease is only in SI accrued as NCB)			
Cardiac Health Check-up	Annually			
Wait Periods				
Initial Waiting Period	30 days			
Specific Waiting Period	24 months			
Pre-existing Diseases	24 months			
Co-payment	20% Co-payment if the entry age<=70 years 30% Co-payment if the entry age>70 years			
Pre-policy Issuance Medical Check up	None			
Home Care (Optional Cover)	Up to ₹1,000 per day; Max. 7 days per occurrence & Max. 45 days per policy year per Insured Person; Covered after a deductible of 1 day		Up to ₹2,000 per day; Max. 7 days per occurrence & Max. 45 days per policy year per Insured Person; Covered after a deductible of 1 day	

**Other Sum Insured options are also available

Eligibility Criteria

Entry Age Minimum	18 years
Entry Age Maximum	No Maximum Age
Renewable	Lifelong
Cover Type	Individual : Maximum 6 persons in a Policy Floater : 2 Adults (self and spouse)
Tenure	1/ 2/ 3 years
Eligibility Criteria	Person/either one Person in case of a Floater Policy with 2 Adults, who have been diagnosed with a cardiac ailment/disorder in the past and undergone a Cardiac surgical intervention or procedure for the same.
Who are Covered (Relationship with Respect to the Proposer)	Individual: Self, legally married Spouse, Son, Daughter, Father, Mother, Brother, Sister, Mother-in-Law, Father-in-Law, Grandmother, Grandfather, Grandson, Granddaughter, Uncle, Aunt, Nephew, Niece, Employee or any other relationship having an insurable interest.
Pricing	Zone 1 - Delhi NCR, Surat, Mathura, Aligarh; Zone 2 - Telangana, Mumbai (MMR), Ahmedabad, Vadodara, Nashik; Zone 3 - Pune, Indore, Bengaluru Urban, Rest of Gujarat; Zone 4 - Rest of India Note - 1. Cities above means adjoining cities also 2. Delhi- NCR, Mumbai (MMR), is as defined by Government

Notes:

- All the Age calculations are as per "Age Last Birthday" as on the date of first issue of Policy and / or at the time of Renewal.
Option of Mid-term inclusion of a Person in the Policy will be only upon marriage or childbirth; Additional differential premium will be calculated on a pro rata basis.
- If Insured persons belonging to the same family are covered on an Individual basis, then every Insured person can opt for different Sum Insured and different Optional Benefits.
- Your Eligibility Criteria is Subject to Underwriting Criteria of the Company.

Sub-limits

SUM INSURED**	₹3 Lakh	₹5 Lakh	₹7 Lakh	₹10 Lakh
Treatment of Cataract	Up to ₹20,000 per eye	Up to ₹30,000 per eye		
Treatment of Total Knee Replacement	Up to ₹80,000 per knee	Up to ₹1,00,000 per knee	Up to ₹1,20,000 per knee	
Treatment for each and every Ailment / Procedure mentioned below:-				
i. Surgery for treatment of all types of Hernia ii. Hysterectomy iii. Surgeries for Benign Prostate Hypertrophy (BPH) iv. Surgical treatment of stones of renal system	Up to ₹50,000	Up to ₹65,000	Up to ₹80,000	

**Other Sum Insured options are also available

Treatment for each and every Ailment / Procedure mentioned below:-

i. Treatment of Cerebrovascular disorders ii. Treatments/ Surgeries for Cancer iii. Treatment of other renal complications and Disorders iv. Treatment for breakage of bones	Up to ₹200,000	Up to ₹250,000	Up to ₹300,000
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Care Health Insurance Limited

Care Health Insurance is a specialized health insurer offering products in the retail segment for Health Insurance, Top-up Coverage, Personal Accident, Maternity, International Travel Insurance and Critical Illness along with Group Health Insurance and Group Personal Accident Insurance for Corporates, Micro Insurance Products for the Rural Market and a Comprehensive Set of Wellness Services. With its operating philosophy being based on the principal tenet of 'consumer-centricity', the company has consistently invested in the effective application of technology to deliver excellence in customer servicing, product innovation and value-for-money services.

Apart from numerous awards since inception, in March 2025, Care Health Insurance (CHI) was awarded 'Best Claim Settlement Company of the Year' at the 9th Annual India Insurance Summit & Awards 2025; in December 2024 CHI was conferred the 'Overall Achievement Award' (SAHI category) at the ASSOCHAM 16th Global Insurance Summit & Awards, and 'Smart Insurer' and 'Sales Champion' awards in Health Insurance category at the 11th ET Now Insurance Summit & Awards 2024. The company was also awarded 'Best Health Insurance Plan – Care Plus at the Global Financial Planner's Summit 2024 held in October'24.

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HEALTH[®] INSURANCE

Care Health Insurance Limited

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New Delhi-110019

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Disclaimer:

This is only summary of selective features of product carē heart[®]. 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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