

## Prospectus

### 1. ELIGIBILITY CRITERIA

Entry Age – Minimum	As per Base Policy
Entry Age – Maximum	
Exit Age	
Cover type	
Pre-policy Issuance Medical Check up	
Tenure in Years	
Floater combinations	Proposer must have a Retail Health Indemnity Policy bought for self/family from Care Health Insurance Limited in order to buy this Care Shield Add-On.

### 2. SCOPE OF COVER

#### GENERAL CONDITIONS

1. The Add-on policy can only be bought along with the Base Policy either on Policy Issuance or on Renewal and cannot be bought in isolation or as a separate product.
2. The Add-on policy is subject to the terms and conditions stated below and also the Policy terms, conditions, exclusions and applicable endorsements of the Base Policy.
3. This Add-on policy shall be available only if the same is specifically mentioned in the Policy Schedule.
4. Any claim under this Add-on Policy will only be admissible when it qualifies according to the terms, conditions and exclusions in the Base Policy.

#### 2.1 Benefit 1 : Claim Shield

We will cover the non-payables as listed in Annexure 1 related to any particular claim under Base Policy subject to availability of applicable Sum Insured.

#### 2.2 Benefit 2 : No Claim Bonus Shield

Till now if you claim in any Policy Year, your accrued No Claim Bonus (No Claim Bonus-Super, if opted) shall get reduced. With this benefit if your annual aggregate claim payable under Base Policy in the previous year does not exceed 25% of Base Policy Sum Insured then your No Claim Bonus (No Claim Bonus-Super, if opted) shall not be reduced at renewals .

However, if your annual aggregate claim payable is more than 25% of Base Policy Sum Insured, the same benefit is not available and accordingly there shall be decrease in cumulative bonus amount at same rate at which it has accrued. The increase or decrease in cumulative bonus amount shall be at a defined rate as mentioned in Base Policy.

#### 2.3 Benefit 3: Inflation Shield

This benefit protects your Sum Insured of Base Policy against inflation. Your Sum Insured will be increased on cumulative basis at each renewal on the basis of inflation rate in previous year. In case inflation rate of previous year is not available at renewal, then the inflation rate available for penultimate calendar year shall be considered.

If You want to change Sum Insured of Base policy at the time of renewal then any accumulated sum Insured due to Inflation shield Benefit will be added to the applicable new Sum Insured opted by Insured at the time of renewal. In case this Add-on policy is not renewed under the Base Policy then all the accumulated Sum Insured under this benefit will lapse.

### 3. EXCLUSIONS

#### 3.1 Wait Period

There are no waiting periods in this Add-on Policy. However, this Policy shall follow waiting periods applicable in Base Policy.

#### 3.2 Permanent Exclusions

This Add-on policy shall follow exclusions as mentioned in the Base policy.

### 4. CLAIMS PROCEDURE AND MANAGEMENT

Claim Procedure and Management under this Add on Policy shall be same as the Base Policy.

### 5. SALIENT FEATURES

#### 5.1 Tax Benefit

Conditions under this section are same as Base Policy.

## 5.2 Portability and Multiple Policies

### a) Portability

Conditions under this section are same as Base Policy.

### b) Multiple Policies

Conditions under this section are same as Base Policy.

## 5.3 Migration

Conditions under this section are same as Base Policy.

## 5.4 Cancellation

Conditions under this section are same as Base Policy.

## 5.5 Premium Installment Facility

Conditions under this section are same as Base Policy.

## 5.6 Renewal Terms and Free-Look Period

Conditions under this section are same as Base Policy.

## 5.7 Endorsements

Conditions under this section are same as Base Policy.

## 5.8 Grievances

Grievance redressal procedure is same as mentioned in Base Policy.

## 5.9 Schedule of Discounts / Loading

Discounts and loading will be applicable as per Base Policy.

### SCHEDULE OF BENEFITS:

Benefits	
<b>Benefit 1 - Claim Shield</b>	List of items as per Annexure I is covered upto applicable Base Policy Sum Insured.
<b>Benefit 2 – No Claim Bonus Shield*</b>	If total payable claim amount in Policy Year is <25% Sum Insured, then no claim bonus as applicable in Base Policy shall not be reduced.
<b>Benefit 3 – Inflation Shield**</b>	The Base Policy Sum Insured will be increased on cumulative basis at each renewal on the basis of inflation rate in previous year. In case inflation rate of previous year is not available at renewal, then the inflation rate available for penultimate calendar year shall be considered. Inflation rate is calculated by considering average CPI of the calendar year published by National Statistical Office (NSO), Ministry of Statistics and Programme Implementation.

Wait Period	As per Base Policy
Sub Limits	
Tenure	
Premium Payment Term	

**Illustration 1: Consider an Insured Person is having a Base Policy Sum Insured of Rs.5 Lakhs and along with Base policy, he/she purchases this Add-on Policy.**

\*No Claim Bonus Shield

Years	Year 1	Year 2	Year 3	Year 4
Total Sum Insured plus No claim bonus amount at beginning of the Year	5,00,000.00	5,50,000.00	6,00,000.00	5,50,000.00
Aggregate Claim Payable in a Policy Year	1,00,000.00	1,24,000.00	4,00,000.00	1,00,000.00
Balance Amount	4,00,000.00	4,26,000.00	2,00,000.00	4,50,000.00
Addition as No Claim Bonus(10% of sum insured)	50,000.00	50,000.00	-	50,000.00
Reduction of No Claim Bonus(10 % of sum insured)	-	-	50,000.00	-
Total Sum Insured plus No claim bonus amount at end of the Year	5,50,000.00	6,00,000.00	5,50,000.00	6,00,000.00

**Illustration 2: Consider an Insured Person is having a Base Policy Sum Insured of Rs.5 Lakhs and along with Base policy, he/she purchases this Add-on policy.**

\*\*Inflation Shield

Years	Year 1	Year 2	Year 3	Year 4
Total Sum Insured plus inflation amount at beginning of the Year	5,00,000.00	5,30,000.00	5,55,000.00	5,80,000.00
Inflation rate(applicable of sum insured)	6%	5%	5%	6%
Amount Increase due to Inflation	30,000.00	25,000.00	25,000.00	30,000.00
Total Sum Insured plus inflation amount at end of the Year	5,30,000.00	5,55,000.00	5,80,000.00	6,10,000.00

**Contact details for Claims & Policy Servicing**

Correspondence address	Care Health Insurance Limited (Formerly known as Religare Health Insurance Company Limited) Unit No. 604 - 607, 6th Floor, Tower C, Unitech Cyber Park, Sector-39, Gurugram-122001 (Haryana)
Contact no.	1800-102-4488   1800-102-6655
E-mail ID for Claims	claims@careinsurance.com
E-mail ID for Policy servicing	customerfirst@careinsurance.com
Website	www.careinsurance.com

**Registered Office:** 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019

**Correspondence Office:** Unit No. 604 - 607, 6th Floor, Tower C, Unitech Cyber Park, Sector-39, Gurugram -122001 (Haryana)

**Disclaimer:** This is only a summary of features of ‘Care Shield Add-on policy. The actual benefits available are as described in the Policy, and will be subject to the Policy terms, conditions and exclusions. Please seek the advice of Your insurance advisor if You require any further information or clarification.

**Statutory Warning :** Prohibition of Rebates (under Section 41 of Insurance Act, 1938): No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ten lakh rupees.

Note:

1. The foregoing is only an indication of the cover offered. For details, please refer to the Policy terms and conditions, available on request.
2. The Proposal Form shall form the basis of the insurance contract. It is mandatory for You to provide Us a duly filled in and signed Proposal Form and retain a copy as an evidence of the basis of the insurance contract.
3. Any risk under the Policy shall commence only once We receive the premium (including all taxes and levies thereto).
4. In case You have not understood any of the details, coverage, etc. in this document, You can seek for a clarification or a copy of this document in a language understood by You.
5. For full details of this product, please log on to [www.careinsurance.com](http://www.careinsurance.com)
6. The product is in conformity with the IRDAI approval and health insurance regulations and standardization guidelines.

**Insurance is a subject matter of solicitation.**

**Unique Advertisement number: 20104238**

**IRDA Registration Number - 148**

**CIN : U66000DL2007PLC161503**

**UIN : RHIHLIA21168V012021**

## Annexure I

Sr. No.	Annexure – List of items	Sr. No.	Annexure – List of items
1	BABY FOOD		ARE NOT PAYABLE, ONLY PRESCRIBED MEDICAL PHARMACEUTICALS PAYABLE)
2	BABY UTILITIES CHARGES		
3	BEAUTY SERVICES	55	ECG ELECTRODES
4	BELTS/ BRACES	56	GLOVES
5	BUDS	57	NEBULISATION KIT
6	COLD PACK/HOT PACK	58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
7	CARRY BAGS		
8	EMAIL / INTERNET CHARGES	59	KIDNEY TRAY
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)	60	MASK
		61	OUNCE GLASS
10	LEGGINGS	62	OXYGEN MASK
11	LAUNDRY CHARGES	63	PELVIC TRACTION BELT
12	MINERAL WATER	64	PAN CAN
13	SANITARY PAD	65	TROLLEY COVER
14	TELEPHONE CHARGES	66	UROMETER, URINE JUG
15	GUEST SERVICES	67	AMBULANCE
16	CREPE BANDAGE	68	VASOFIX SAFETY
17	DIAPER OF ANY TYPE		
18	EYELET COLLAR		
19	SLINGS		
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES		
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED		
22	TELEVISION CHARGES		
23	SURCHARGES		
24	ATTENDANT CHARGES		
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)		
26	BIRTH CERTIFICATE		
27	CERTIFICATE CHARGES		
28	COURIER CHARGES		
29	CONVEYANCE CHARGES		
30	MEDICAL CERTIFICATE		
31	MEDICAL RECORDS		
32	PHOTOCOPIES CHARGES		
33	MORTUARY CHARGES		
34	WALKING AIDS CHARGES		
35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)		
36	SPACER		
37	SPIROMETRE		
38	NEBULIZER KIT		
39	STEAM INHALER		
40	ARMSLING		
41	THERMOMETER		
42	CERVICAL COLLAR		
43	SPLINT		
44	DIABETIC FOOT WEAR		
45	KNEE BRACES (LONG/ SHORT/ HINGED)		
46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER		
47	LUMBO SACRAL BELT		
48	NIMBUS BED OR WATER OR AIR BED CHARGES		
49	AMBULANCE COLLAR		
50	AMBULANCE EQUIPMENT		
51	ABDOMINAL BINDER		
52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES		
53	SUGAR FREE TABLETS		
54	CREAMS POWDERS LOTIONS (TOILETRIES		