PROSPECTUS AND SALES LITERATURE

1. Eligibility Criteria

Minimum Entry Age	As per Base Policy
Maximum Entry Age	
Exit Age	
Cover Type	
Pre-policy Issuance Medical Check up	
Relationship Covered	
Eligibility Criteria	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	
Benefit 1 - Claim Shield	List of items as per Annexure I is covered upto applicable Base Policy Sum Insured.
Benefit 2 - No Claim Bonus Shield*	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.
Benefit 3 - Inflation Shield**	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

About Us

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.

Registered Office	Care Health Insurance Limited 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019
Correspondence Office	Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector-43, Gurugram-122009
Tollfree (WhatsApp Number)	8860402452
E-mail ID for Claims	claims@careinsurance.com
Submit Your Queries/ Requests	https://www.careinsurance.com/contact-us.html
Website	www.careinsurance.com

Disclaimer: This is only a summary of features of care shield add-on. 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.

Insurance is a subject matter of solicitation. UAN:25086854 UIN:CHIHLIA26054V022526

CIN:U66000DL2007PLC161503 IRDAI Registration Number - 148

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 provisions 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 & Conditions, available on request.
2. Proposal form and the prospectus 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 this 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
6. The product is in conformity with the IRDAI approval and health insurance regulations and standardization guidelines

Annexure-1

Sr. No.	Item
1	Baby Food
2	Baby Utilities Charges
3	Beauty Services
4	Belts/ Braces
5	Buds
6	Cold Pack/Hot Pack
7	Carry Bags
8	Email / Internet Charges
9	Food Charges (Other Than Patient's Diet Provided By Hospital)
10	Leggings
11	Laundry Charges
12	Mineral Water
13	Sanitary Pad
14	Telephone Charges
15	Guest Services
16	Crepe Bandage
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 Are Not Payable, Only Prescribed Medical Pharmaceuticals Payable)
55	Ecg Electrodes
56	Gloves
57	Nebulisation Kit
58	Any Kit With No Details Mentioned [Delivery Kit, Orthokit, Recovery Kit, Etc]
59	Kidney Tray
60	Mask
61	Ounce Glass
62	Oxygen Mask
63	Pelvic Traction Belt
64	Pan Can
65	Trolly Cover
66	Urometer, Urine Jug
67	Ambulance
68	Vasofix Safety