care HEALTH® INSURANCE

# Policy Usage Guide

## secure™

Note: This is a illustrative summary description of the health insurance policy cover for quick customer overview and does not in any way claim to present exhaustive information.Please refer to policy document for complete details.

## WHAT IS COVERED?

**Refer to policy T&C**

### Accidental Death
We shall pay the Sum Insured in case of death of the Insured Person on account of any Accident / Injury during the Policy Period or within twelve calendar months from the date of occurrence of such Accident / Injury which occurred during Policy Period.

Clause 2.1

### Permanent Total Disablement (PTD)
We shall pay up to an amount as chosen by the Policyholder, in case of any permanent total disablement of the Insured Person on account of any Accident / Injury during the Policy Period or within 12 calendar months from the date of occurrence of such Accident / Injury which occurred during Policy Period.

Clause 2.2

### Permanent Partial Disablement (PPD)
We shall pay up to an amount as chosen by the Policyholder, in case Insured Person suffers Permanent Partial Disablement on account of any Accident / Injury which occurred during the Policy Period or within twelve calendar months from the date of occurrence of such Accident / Injury which occurred during Policy Period.

Clause 2.3

### Fractures
We will pay up to an amount as chosen by the Policyholder, as per 'Fractures Table' mentioned in Terms & Conditions in case the insured Person suffers any injury during the Policy Period resulting into any of the fractures.

Clause 2.4

### Child Education
We will pay an amount as chosen by the Policyholder, towards the education of the Insured Person's Child in case We pay a Claim under Benefit 1 or Benefit 2.

Clause 2.5

## Major Diagnostic Tests

We will reimburse the expenses incurred (up to an amount as chosen by the Policyholder) for carrying out any major diagnostic tests like CT Scan, MRI, etc. consequent to an Injury resulting in a Claim which is payable under Benefit 1 or Benefit 2 or Benefit 3, if these tests are undertaken on the written advise of a Medical Practitioner and are conducted within 3 months of occurrence of the Injury.

Clause 2.6

## Disappearance

In case the Insured Person's body cannot be located within 1 year after a forced landing, stranding, sinking or wrecking of a Common Carrier or in any event arising as a result of any Acts of God perils during the Policy Period and it can be reasonably concluded that such Insured Person has died as a result of such Accident, We will pay the Sum Insured (as chosen by the Policyholder) admitting the Claim under Benefit 1.

Clause 2.7

## Mobility Cover

We will reimburse the expenses incurred (up to an amount as chosen by the Policyholder) for procuring medically necessary prosthetic devices, Orthopaedic braces and durable medical equipment to assist the Insured Person's basic medical needs, consequent to an Accident / Injury. The expenses under this Benefit shall be paid only if the Claim is paid under Benefit 2 and such devices or equipment is procured on the written advice of a treating Medical Practitioner.

Clause 2.8

## Burns

If the Injury suffered by the Insured Person solely and directly results in any second or third degree burn injuries, We will pay up to an amount as chosen by the Policyholder, as per 'Burns' table.

Clause 2.9

## Domestic Road Ambulance

If a Claim for any event under Benefit 1 or Benefit 2 or Benefit 3 or Benefit 4 or Benefit 9 or Optional Cover 1 or Optional Cover 4 or Optional Cover 6 or Optional Cover 9 of the Policy has been admitted, We will indemnify up to the specified amount as chosen by the Policyholder, in addition to any amount payable under that Benefit / Optional Cover, for the reasonable expenses incurred (which are Medically Necessary) on availing Ambulance services, for the Insured Person's necessary transportation to the nearest Hospital in case of an Emergency.

Clause 2.10

## Nursing Care

We will pay for the expenses incurred (up to an amount as chosen by the Policyholder) towards hiring a Qualified Nurse with the purpose of providing care and convenience to the Insured Person to perform his daily activities consequent to any Accident / Injury resulting in Permanent Total Disablement / Permanent Partial Disablement, which facilitate his activities of daily living and are recommended by a Medical Practitioner in writing.

Clause 2.11

## Reconstructive Surgery

In case the Insured Person is required to undergo reconstructive surgery consequent to any Accident / Injury, We will reimburse the Medical Expenses incurred (up to an amount as chosen by the Policyholder) on such reconstructive surgery at a Hospital only if the surgery is carried out within 30 days of Accident / Injury and We have admitted a Claim under Benefit 2 or Benefit 3.

Clause 2.12

## Repatriation of Mortal Remains

We will pay up to an amount as chosen by the Policyholder, for the transportation of Insured Person's body from the place of death to the city of last known address of the Insured Person as per Our records or as per the request of the Insured Person's family only if a Claim is payable under Benefit 1.

Clause 2.13

## Loyalty Benefit

For each continuous and completed Policy Year, on subsequent renewal, We will enhance the Coverage amount pertaining to last Policy Year, of Benefit 1, Benefit 2 and Benefit 3, by flat 5% of the Sum Insured, on a cumulative basis, as a Loyalty Bonus; Max. Increase up to 50% of Sum Insured.

Clause 2.14

## Optional Benefits

### Optional Cover 1

#### Hospitalization Expenses

We will reimburse the Medical Expenses, up to a specified amount, incurred at a Hospital consequent to any Injury suffered by an Insured Person and undergoes In patient Care Treatment or Day Care Treatment.

Clause 2.15.1

#### Daily Allowance

We will pay you a lump sum amount per day for each completed day of your Medically Necessary hospitalization up to a maximum of 5 days per Accidental Hospitalization subject to a deductible of 2 days. The payment shall be made only in case the In-Patient Hospitalization Expenses are payable.

Clause 2.15.2

#### Compassionate visit

In case an Insured Person is hospitalized for treatment of any Injury, We will reimburse the reasonable expenses incurred by an Immediate Family Member, towards the cost of economy class air ticket or equivalent, from the city of normal residence to the place of that Insured Person's Hospitalization and the hospitalization is required for a minimum period of 5 consecutive days.

Clause 2.15.3

### Optional Cover 2

#### Permanent Total Disablement Improvement

We will pay the amount as chosen by the Policyholder ( over and above the amount received under Benefit 2 ) , in the event of Permanent Total Disablement of the Insured Person due to an Accident within 12 months from date of Accident .

Clause 2.16

### Optional Cover 3

#### Permanent Partial Disablement Improvement

We will pay the amount as chosen by the Policyholder ( over and above the amount received under Benefit 3 ) , in the event of Permanent Partial Disablement of the Insured Person due to an Accident within 12 months from date of Accident .

Clause 2.17

## WHAT IS NOT COVERED?

Any hospital admission primarily for investigation/diagnostic purposes, infertility, substance abuse, self-inflicted injuries, war, civil war or breach of law. Treatment expenses in blacklisted hospitals is also not covered.

Clause 3

## HOW TO CLAIM

Claim under this Policy would be processed or settled through reimbursement mode, except for Hospitalization incurred due to an Accident, which can be processed through Cashless Facility as well,at any of the Company's Network Provider.

Under reimbursement, all the information and documentation specified in Policy Terms & Conditions shall be submitted to the Company at Insured Person's own expense, immediately and in any event within 30 days of Insured Person's discharge from Hospital or completion of treatment or date of loss, whichever is later. As per process within 15 days customers can file the reimbursement.

Claim intimation : If any Injury is suffered or any other contingency occurs which has resulted in a Claim or may result in a Claim under the Policy, the Company shall be notified with full particulars within 48 hours from the date of occurrence of event or before the Insured Person's discharge from Hospital

In case of planned Hospitalization, the Company shall be given written intimation to the Company of the proposed Hospitalization at least 48 hours prior to the planned date of admission to Hospital.

# 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
- Scan QR code
- Through website
- Cheque/DD
- EMI through credit card
- Paytm
- HDFC & Axis Bank branches
- Phonepe

Note: This summary description is only to aid your understanding of the primary coverage/ 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.


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