

**my:health Critical Suraksha Plus**

**Key features of the policy:**

1. Policy exclusively designed to take care of financial needs upon diagnosis of critical illnesses.
2. Option to choose cover under Critical Illnesses for specified organs/ systems with single or multiple claim payouts.
3. Multiple claim pay out up to 400% of SI under the policy under different groups of critical illnesses.
4. Wellness features like preventive health checkups, Fitness discount@ renewal, Health Coach etc for maintenance of good health
5. Option to choose Hospital Cash benefit add on cover with the worldwide coverage.
6. Various discount options like family discount, online policy discount, long term policy discount, loyalty discount
7. Long term policy options up to 3 years with attractive premium rate
8. Option to pay premium in yearly, half yearly, quarterly and monthly installments.

**Section A. Base Covers**

**I. Critical Illnesses Cover**

**1. Cancer Cover**

If **Insured Person** suffers from **Critical illness** or undergoes **Surgical Procedure** as listed below, whose diagnosis first commence/occurs after the applicable Waiting Period from commencement of first **Policy** with Us, **We** will pay **Sum Insured** or percentage of **Sum Insured** in accordance with table below:

	Critical illness / Surgical Procedure	Stage	Percentage of Sum Insured Payable	Waiting Period Applicable
1	<b>Malignant Cancer of specified Sites</b>			
	<b>Specified Sites- Female</b>			
	Breast	Major	100% of Sum Insured	90 days
	Cervix			
	Uterus			
	Fallopian Tube			
	Ovary			
	Vagina/Vulva			
	<b>Specified Sites- Male</b>			
	Head and Neck	Major	100% of Sum Insured	90 days
	Lung			
	Stomach			
	Colorectum			
	Prostate			
2	Cancer of specified severity	Major	100% of Sum Insured	90 days
3	Aplastic Anemia	Major	100% of Sum Insured	90 days
4	Major Organ Transplant – Bone Marrow	Major	100% of Sum Insured	90 days
5	Early Stage Cancer	Minor	25% of Sum Insured subject to maximum of Rs. 1,000,000	180 days
6	Carcinoma in situ	Minor		

**2. Heart Cover**

If **Insured Person** suffers from **Critical illness** or undergoes **Surgical Procedure** as listed below, whose diagnosis first commence/occurs after the applicable Waiting Period from commencement of first **Policy** with Us, **We** will pay **Sum Insured** or percentage of **Sum Insured** in accordance with table below:

	Critical Ailments/ Procedures	Stage	Percentage of Sum Insured Payable	Waiting Period Applicable
1	Open Chest CABG	Major	100% of Sum Insured	90 days
2	Myocardial Infarction (First Heart Attack of specified severity)	Major		
3	Open Heart Replacement or Repair of Heart Valves	Major		
4	Major Organ Transplant – Heart	Major		
5	Surgery of Aorta	Major		
6	Primary (Idiopathic) Pulmonary Hypertension	Major		
7	Other serious coronary artery disease	Major		
8	Dissecting Aortic Aneurysm	Major		
9	Cardiomyopathy	Major		
10	Eisenmenger's Syndrome	Major		
11	Infective Endocarditis	Major	25% subject to maximum payout of INR 1,000,000	180 days
12	Angioplasty	Minor		
13	Balloon Valvotomy or Valvuloplasty	Minor		
14	Insertion of Pacemaker	Minor		

**3. Nervous System Cover**

If **Insured Person** suffers from **Critical illness** or undergoes **Surgical Procedure** listed below after the applicable Waiting Period from commencement of first **Policy** with Us, **We** will pay **Sum Insured** in accordance with table below:

	Critical illness / Surgical Procedure	Stage	Percentage of Sum Insured Payable	Waiting Period Applicable
1	Multiple Sclerosis with persisting symptoms	Major	100% of Sum Insured	90 days
2	Permanent Paralysis of Limbs	Major		
3	Stroke resulting in permanent symptoms	Major		
4	Benign Brain Tumour	Major		
5	Coma of specified severity	Major		
6	Parkinson's Disease	Major		
7	Alzheimer's Disease	Major		
8	Motor Neurone Disease with permanent symptoms	Major		
9	Muscular Dystrophy	Major		

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	Critical illness / Surgical Procedure	Stage	Percentage of Sum Insured Payable	Waiting Period Applicable
10	Apallic Syndrome	Major	100% of Sum Insured	90 days
11	Bacterial Meningitis	Major		
12	Creutzfeldt-Jakob Disease (CJD)	Major		
13	Encephalitis	Major		
14	Major Head Trauma	Major		
15	Progressive Supranuclear Palsy	Major		
16	Brain Surgery	Major		
17	Loss of Speech	Major		

**4. Other Major Organ Cover**

If **Insured Person** suffers from **Critical illness** or undergoes **Surgical Procedure** listed below after the applicable Waiting Period from commencement of first **Policy** with **Us**, **We** will pay percentage of **Sum Insured** in accordance with table below:

	Critical illness / Surgical Procedure	Stage	Percentage of Sum Insured Payable	Waiting Period Applicable
1	Kidney failure requiring regular dialysis	Major	100% of Sum Insured	90 days
2	Major Organ Transplant – Kidney, Lung, Liver and Pancreas	Major		
3	End Stage Liver Failure	Major		
4	Medullary Cystic Disease	Major		
5	Systemic Lupus Erythematosus with Lupus Nephritis	Major		
6	End Stage Lung Failure	Major		
7	Fulminant Hepatitis	Major		
8	Chronic Adrenal Insufficiency (Addison's Disease)	Major		
9	Progressive Scleroderma	Major		
10	Chronic Relapsing Pancreatitis	Major		
11	Elephantiasis	Major		
12	HIV due to blood transfusion and occupationally acquired HIV	Major		
13	Terminal Illness	Major		
14	Myelofibrosis	Major		
15	Pheochromocytoma	Major		
16	Crohn's Disease	Major		
17	Severe Rheumatoid Arthritis	Major		
18	Severe Ulcerative Colitis	Major		
19	Deafness	Major		
20	Blindness	Major		
21	Third Degree Burns	Major		

	Critical illness / Surgical Procedure	Stage	Percentage of Sum Insured Payable	Waiting Period Applicable
22	Severe Osteoporosis	Minor	25% subject to maximum payout of INR 1,000,000	180 days

**Covers and General Conditions applicable to Section AI, 1 to 4**

**1. Reduced Premium Benefit**

If **Insured Person** is diagnosed with any covered Minor condition covered under this section and for which Claim is admissible under the **Policy**, **We** will waive 50% of the applicable Annual **Renewal** Premium on subsequent **Renewal** of **Policy** with **Us** subject to:

- Premium will be waived for the **Renewal** of **Insured Person** for whom the claim has been made, to the extent applicable to Coverage, terms and conditions corresponding to expiring year **Policy**.
- Premium will be waived for subsequent **Renewal** of 5 **Policy** Years only.

**2. Survival Period**

Claim under Section AI, 1 to 4 is payable only if **Insured Person** survives 7 days from the diagnosis and fulfillment of the definition of the **Critical Illness** or **Surgical Procedure** covered.

The Claim is admissible only with confirmatory diagnosis of the conditions covered while the **Insured Person** is alive (A claim would not be admitted if the diagnosis is made post mortem)

**3. Number of Claims and Benefits payable**

Only one claim is payable under each of the stages given below during lifetime of the **Policy** under this Section subject to maximum 100% of Sum Insured mentioned on the Policy Schedule irrespective of Number of Sections opted and Number of Policies held by the Insured Person.

**Minor Stage** - On the admissibility of Claim under Minor Stage condition under the **Policy**, coverage for all other Minor stage Conditions shall cease to exist. The **Policy** shall continue to Cover Major Stage condition for the Balance Sum Insured.

**Major Stage** – On the admissibility of Claim under Major Stage condition, coverage under this **Policy** shall cease to exist.

In the event where an Insured Person holds multiple Policies insuring different Covers under this Section of this Product, Claim will be admissible under one Cover only and Total Sum Insured as applicable under such Cover across all Policies of this Product will be paid by the Company. Insurance for other Covers, if applicable, shall cease to exist.

**II. Multi pay Critical Illnesses Cover**

**1. Cancer Cover**

If **Insured Person** suffers from **Critical illness** or undergoes **Surgical Procedure** as listed below, whose diagnosis first commence/occurs after the applicable Waiting Period from commencement of first **Policy** with **Us**, **We** will pay **Sum Insured** or percentage of **Sum Insured** in accordance with table below:

	Critical illness / Surgical Procedure	Stage	Percentage of Sum Insured Payable	Waiting Period Applicable
1	Cancer of Specified Severity	Major	100% of Sum Insured	90 days
2	Aplastic Anemia	Major		
3	Major Organ Transplant – Bone Marrow	Major		

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**2. Heart Cover**

If **Insured Person** suffers from **Critical illness** or undergoes **Surgical Procedure** as listed below, whose diagnosis first commence/occurs after the applicable Waiting Period from commencement of first **Policy** with Us, **We** will pay **Sum Insured** or percentage of **Sum Insured** in accordance with table below:

A	Critical Ailments / Surgical Procedures	Stage	Percentage of Sum Insured Payable	Waiting Period Applicable
1	Open Chest CABG	Major	100% of Sum Insured	90 days
2	Myocardial Infarction (First Heart Attack of specified severity)	Major		
3	Open Heart Replacement or Repair of Heart Valves	Major		
4	Major Organ Transplant – Heart	Major		
5	Surgery of Aorta	Major		
6	Primary (Idiopathic) Pulmonary Hypertension	Major		
7	Other serious coronary artery disease	Major		
8	Dissecting Aortic Aneurysm	Major		
9	Cardiomyopathy	Major		
10	Eisenmenger's Syndrome	Major		
11	Infective Endocarditis	Major		
B*	Angioplasty	Minor	25% subject to maximum payout of INR1,000,000	180 days

**\*B - Angioplasty**

**We** will pay 25% of **Sum Insured** subject to maximum of INR 10,00,000 if **Insured Person** undergoes Angioplasty, whose diagnosis and/or manifestation first commence/occurs more than 180 days after the commencement of first **Policy** with **Us**.

On the admissibility of Claim under Angioplasty, coverage for Angioplasty shall cease to exist. The **Policy** shall continue to cover other **Critical illness** or **Surgical Procedure** under this cover, for Balance **Sum Insured** in accordance with table above.

**3. Nervous System Cover**

If **Insured Person** suffers from **Critical illness** or undergoes **Surgical Procedure** listed below after the applicable Waiting Period from commencement of first **Policy** with Us, **We** will pay percentage of **Sum Insured** in accordance with table below:

	Critical illness / Surgical Procedure	Stage	Percentage of Sum Insured Payable	Waiting Period Applicable
1	Multiple Sclerosis with persisting symptoms	Major	100% of Sum Insured	90 days
2	Permanent Paralysis of Limbs	Major		
3	Stroke resulting in permanent symptoms	Major		
4	Benign Brain Tumour	Major		
5	Coma of specified severity	Major		
6	Parkinson's Disease	Major		
7	Alzheimer's Disease	Major		

	Critical illness / Surgical Procedure	Stage	Percentage of Sum Insured Payable	Waiting Period Applicable
8	Motor Neurone Disease with permanent symptoms	Major		
9	Muscular Dystrophy	Major		
10	Apallic Syndrome	Major		
11	Bacterial Meningitis	Major		
12	Creutzfeldt-Jakob Disease (CJD)	Major		
13	Encephalitis	Major		
14	Major Head Trauma	Major		
15	Progressive Supranuclear Palsy	Major		
16	Brain Surgery	Major		
17	Loss of Speech	Major		

**4. Other Major Organ Cover**

If **Insured Person** suffers from **Critical illness** or undergoes **Surgical Procedure** listed below after the applicable Waiting Period from commencement of first **Policy** with Us, **We** will pay percentage of **Sum Insured** in accordance with table below:

	Critical illness / Surgical Procedure	Stage	Percentage of Sum Insured Payable	Waiting Period Applicable
1	Kidney failure requiring regular dialysis	Major	100% of Sum Insured	90 days
2	Major Organ Transplant – Kidney, Lung, Liver and Pancreas	Major		
3	End Stage Liver Failure	Major		
4	Medullary Cystic Disease	Major		
5	Systemic Lupus Erythematosus with Lupus Nephritis	Major		
6	End Stage Lung Failure	Major		
7	Fulminant Hepatitis	Major		
8	Chronic Adrenal Insufficiency (Addison's Disease)	Major		
9	Progressive Scleroderma	Major		
10	Chronic Relapsing Pancreatitis	Major		
11	Elephantiasis	Major		
12	HIV due to blood transfusion and occupationally acquired HIV	Major		
13	Terminal Illness	Major		
14	Myelofibrosis	Major		
15	Pheochromocytoma	Major		

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	Critical illness / Surgical Procedure	Stage	Percentage of Sum Insured Payable	Waiting Period Applicable
16	Crohn's Disease	Major		
17	Severe Rheumatoid Arthritis	Major		
18	Severe Ulcerative Colitis	Major		
19	Deafness	Major		
20	Blindness	Major		
21	Third Degree Burns	Major		

**Covers and General Conditions applicable to Section All, 1 to 4**

**1. Reduced Premium Benefit**

If **Insured Person** is diagnosed with any covered **Critical Illness** under any Cover from Section All, 1 to 4 and for which Claim is admissible under the **Policy**, We will waive 50% of the applicable Annual **Renewal** Premium on subsequent **Renewal** of **Policy** subject to:

- Premium will be waived for the renewal of **Insured person** for whom the claim has been made, to the extent applicable to Coverage, terms and conditions corresponding to expiring **Policy**.
- Premium will be waived for subsequent **Renewal** of 5 **Policy** Years, following every admissible claim under each Cover.

**2. Survival Period**

Each Claim under Section A II, 1 to 4 is payable only if **Insured Person** survives 7 days from the diagnosis and fulfillment of the definition of the **Critical Illness** or **Surgical Procedure** covered.

The Claim is admissible only with confirmatory diagnosis of the conditions covered while the **Insured Person** is alive (A claim would not be admitted if the diagnosis is made post mortem)

**3. Number of Claims and Waiting Period**

Coverage under this Section shall cease to exist; once a Claim has been admitted under each of the Covers as opted by the Insured Person and maximum 100% of the Sum Insured is paid by the Company under such Covers subject to 12 months waiting period between Claims under any two Covers.

In the event where an Insured Person holds multiple Policies under this Section of this product, Total Sum Insured under this section across all policies of this product will be paid by the Company for each admissible claim subject to 12 months waiting period between Claims under any two Covers.

*For Example: If an Insured Person suffers a Stroke resulting in permanent symptoms and at any time within 12 months also suffers from Myocardial Infraction (First Heart Attack of specified severity) thereby triggering claims under both Nervous System Cover and Cardiac Cover, the Company will pay maximum 100% of Sum Insured under one Cover only. However, if the two incidences were separated by more than 12 months' time period, the Company will pay maximum 100% of Sum Insured under each Cover.*

**Section B. my: health Active**

**1. Fitness discount @ Renewal**

**Insured Person** can avail discount on **Renewal** Premium by accumulating Healthy Weeks as per table given below.

One Healthy Week can be accumulated by;

- Recording minimum 50,000 steps in a week subject to maximum 15,000 steps per day, tracked through **Your** wearable device linked to **Our my: health mobile app** and **Your Policy** number

OR

- burning total of 900 calories up to maximum of 300 calories in one exercise session per day, tracked **Your** wearable device linked to **Our my: health mobile** append **Your Policy** number

**Healthy Weeks Discounts**

No. of Healthy Weeks Accumulated	Discount on Renewal Premium
1-4	0.50%
5-8	1.00%
9-12	2.00%
13-16	3.00%
17-26	6.00%
27-36	7.50%
Above 36	10.00%

**Steps to accumulate Healthy Weeks**

Step 1 - The **my: Health App** must be downloaded on the mobile.

Step 2 - **You** can start accumulating Healthy Weeks by tracking physical activity through the Wearable device linked to **my: Health App**

We encourage and recognize all types of exercise/fitness activities by making use of wearable devices to track and record the activities **Insured Person** engages in.

**Application of Fitness discount @ Renewal**

- Annual Policy:** Discount amount accrued based on Number of accumulated Healthy Weeks during the expiring **Policy** year will be applied on the **Renewal** Premium for expiring **Policy** Sum Insured.
- Multi Year Policy:**
  - Fitness discount earned on yearly basis will be accumulated till **Policy** End date.
  - On **Renewal** of the **Policy**, total discount amount accrued each year will be applied on **Renewal** Premium of subsequent year.
- For Policies covering more than one **Insured Person**, Healthy Weeks for each **Insured Person** will be tracked and accumulated. Such discount will be applicable on individual **Renewal** Premium. Premium will be discounted to the extent applicable to coverage corresponding to expiring **Policy**.
- In case of Increase in Sum Insured at Renewal, discount percentage will be applied on the Sum Insured applicable under expiring **Policy**.
- Fitness discount @ Renewal will be applied only on **Renewal** of **Policy** with Us.

**2. Health Incentive**

This Program encourages Insured Person to maintain good health and avail incentives as listed below.

Under this Program, Insured Person having Pre-Existing Diseases or Obesity (BMI above 30) as listed under table A below, will be eligible for reduction in Medical Underwriting Loading applied at first inception of the **Policy** with Us provided that;

- Insured Person** shall undergo medical tests and/or BMI check-up below minimum 3 months prior to expiry of Policy Year (For Multi year Policies) or before Renewal (For Annual Policies).
- Medical test shall be done at Your own cost through our Network Provider and through Our my: health mobile app App.
- If the test parameters are within normal limits, We will apply 50% discount on the Medical Underwriting loading applied for corresponding Obesity as applicable on Renewal of the Policy with Us.
- If the test parameters at subsequent renewal is not within normal limits or Medical test reports are not submitted in accordance with i and ii above, the discount amount applied on Medical Underwriting loading will be zero



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**Table A**

Pre-existing Diseases	Test
Diabetes	HbA1c
Hypertension	Blood Pressure reading
Hyperlipidemia	Total Cholesterol
Hypothyroidism	Thyroid function tests
Obesity	BMI

**Application of Health Incentive**

- **Annual Policy:** Discount amount accrued during the expiring **Policy** year will be applied on the **Renewal** Premium for expiring Policy Sum Insured.
- **Multi Year Policy:**
  - o Discount amount earned on yearly basis will be accumulated till **Policy** End date.
  - o On Renewal of the **Policy**, total discount amount accrued each year will be applied on **Renewal** Premium of subsequent renewal.
- For Policies covering more than one Insured Person, tests shall be done for each **Insured Person** basis which such reduction in loading will be applicable on individual Renewal Premium.
- Medical Underwriting loading will be discounted only on Renewal of Policy with Us
- Discount on Medical Underwriting loading under this cover is applicable only on next **Renewal** and cannot be utilized if **Policy** is not renewed with **Us**.

**3. Wellness services:**

The services listed below are available to all **Insured Person** through **Our Network Provider on Our my: health mobile app only**.

**i. Health Coach:**

**An Insured Person** will have access to Health Coaching services in areas such as:

- Disease management
- Activity and fitness
- Nutrition
- Weight management.

These services will be available through **Our my: health mobile app** as a chat service or as a call back facility.

**ii. Wellness services**

- **Discounts:** on OPD, Pharmaceuticals, pharmacy, diagnostic centers.
- **Customer Engagement:** Monthly newsletters, Diet consultation, health tips
- **Specialized programs:** like stress management, Pregnancy Care, Work life balance management

These services will be available through **Our my: health mobile app**

**Disclaimer applicable to my: health Mobile app and associated services**

It is agreed and understood that Our my:health mobile app and Wellness services are not providing and shall not be deemed to be providing any **Medical Advice**, they shall only provide a suggestion for the Insured Person's consideration and it is the Insured Person's sole and absolute choice to follow the suggestion for any health related advice. We do not assume any liability towards any loss or damage arising out of or in relation to any opinion, actual or alleged errors, omissions and representations suggested under this benefit.

**Section C. Renewal Benefit**

**1. Preventive Health Check Up**

**Insured Person** will be entitled for Preventive Health Check-up on **Renewal** of the **Policy** with **Us**, at our Network Diagnostic centers or hospitals in accordance to r list of tests, eligibility criteria and waiting period as specified below

**Health Checkup- on each Policy Renewal**

Age / Expiring Policy Sum Insured	1 Lac to 10 Lacs	11 Lacs to 50 Lacs	Above 50 Lacs
<b>18 to 40 Years</b>	Set 1	Set 1, Thyroid, USG abdomen and pelvis	Set 1, Thyroid, USG abdomen and pelvis, Lipid Profile, Renal Profile
<b>41 Yrs and Above</b>	Set 1, Sr Creat	Set 1, Sr Creat, Thyroid, USG abdomen and pelvis	Set 1, Thyroid, USG abdomen and pelvis, Lipid Profile, Renal profile, ECG

Set 1 -Comprises of, Complete Blood Count, Urine R, FBS, Sr Cholesterol

**Health Checkup – Additional Tests**

Age	Gender	Type of Test	Waiting Period	Sum Insured
Below 40 years	Female	PAP Smear & Mammography	Once in two years	All Sum Insured
	Male	PSA		
Above 40 years	Female	PAP Smear & Mammography	Once in four years	All Sum Insured
	Male	PSA		

Other terms and Conditions applicable to this Benefit

- This benefit will not be carried forward if not utilized within 60 days of **Renewal Policy** Inception date.
- Eligibility to avail Health Check-up will be in accordance to expiring Policy Sum Insured.
- The test reports received under this benefit shall not be utilized for re-underwriting the **Policy**

Procedure for availing this benefit

- Insured person** will be intimated to undergo the health check-up at our **Network Provider**, through **Our my: health App**.
- Test reports from our Network Provider will be made available to You on Our my: health App
- You have the option to avail this benefit at our Network Provider through Phone/Email or other modes of communication available time to time.

**Section D. Optional Covers**

**1. Pre Diagnosis Cover**

If a Claim is admissible under Section A I or A II as opted, We will pay the expenses incurred towards diagnostic tests/ procedures incurred up to 30 days prior to the diagnosis of such **Critical Illness** or Undergoing of such **Surgical Procedure**.

*Indicative list of Procedures covered*

Sr. No.	List of Diagnostic tests/ Procedures
1	Renal/Cardiac Angiogram.
2	Intravenous Pyelogram.
3	Ultrasonography.

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Sr. No.	List of Diagnostic tests/ Procedures
4	Ultrasound Guided FNAC.
5	Colour Doppler.
6	Mammography.
7	CT Scan.
8	MRI Scan.
9	Treadmill Test ECHO.
10	Cardiogram.
11	Electrophysiology.
12	Endoscopic Procedures.
13	Special Radiological Procedures such as barium meal investigations
14	Arthrogram, ERCP, Intravenous Urogram, Cystourethrogram,
15	Nephrostogram.
16	Special Blood Investigations such as Assay of Various Blood Factors.
17	Virology Markers, Complete Coagulation Work up

**2. Post Diagnosis Support**

**a. Second Medical Opinion**

We will pay expenses incurred towards second Medical Opinion availed from **Medical Practitioner** in respect of **Critical Illness/ Surgical Procedure** for which Claim is admissible under the **Policy**.

**b. Molecular Gene Expression Profiling Test**

We will pay the expenses incurred towards the expenses for Molecular Gene Expression Profiling Test for Treatment Guidance on diagnosis of any Major stage Cancer for which Claim is admissible under Section A I.1 or A II.1, Cancer Cover as opted. The benefit under this cover can be availed only once during lifetime of the **Policy**.

**c. Post Diagnosis Assistance**

We will pay **Sum Insured** towards outpatient counseling required upon diagnosis of **Critical Illnesses and Surgical Procedures** for which Claim is admissible under Section A I or A II as opted. The Cover is subject to maximum number of sessions as specified on Schedule of Coverage.

**Applicability of Cover (Applicable to a. and c.)**

**Section A I** – if Base Coverage is opted under Section A I, the Claim under this cover is admissible only once in life time of the **Policy**

**Section A II** – if Base Coverage is opted under Section A II, the Claim under this cover is admissible after every admissible Claim under the **Policy**

**3. Loss of Job**

We will pay **Sum Insured** if **Insured Person** suffers from Loss of Job due to his/her Voluntary Resignation or Termination from the employment within six months of diagnosis of any of the Major stage **Critical Illnesses** or undergoing any of the Major stage **Surgical Procedures** for which Claim is admissible under Section A I or A II of the **Policy**.

**Waiting Periods & Exclusions**

- A waiting period of 48 months shall apply for all Pre-existing Conditions declared and/or accepted at the time of applying first **Policy** with us.

- Treatment directly or indirectly arising from or consequent upon war or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/ materials, chemical and biological weapons, radiation of any kind.
- Any Illness, sickness or disease other than those opted and specified as **Critical Illnesses or Surgical Procedure** under this **Policy**;
- Any claim with respect to any Critical Illness diagnosed or which manifested prior to Policy Inception Date
- Any condition directly or indirectly caused by or associated with any sexually transmitted disease, including Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis, whether or not arising out of any **Pre-existing diseases**.
- Any Critical Illness arising out of use, abuse or consequence or influence of any substance, intoxicant, drug, alcohol or hallucinogen;
- Narcotics used by the **Insured Person** unless taken as prescribed by a registered Medical Practitioner,
- Any Claim directly or indirectly caused due to intentional self-injury, suicide or attempted suicide; whether the person is medically sane or insane
- Any Critical Illness directly or indirectly, caused by or arising from or attributable to a foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), civil war, public defense, rebellion, revolution, insurrection, military or usurped power;
- Any claim caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.
- Working in underground mines, tunneling or involving electrical installations with high tension supply, or as jockeys or circus personnel;
- Congenital External Anomalies or any complications or conditions arising therefrom including any developmental conditions of the Insured;
- Insured Persons whilst engaging in a speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports in so far as they involve the training for or participation in competitions or professional sports, or involving a naval, military or air force operation;
- Participation by the **Insured Person** in any flying activity, except as a bona fide, fare paying passenger of a recognized airline on regular routes and on a scheduled timetable.

**General Exclusions applicable to Loss of Job:**

- Loss of job due to retirement whether voluntary or otherwise
- Resignation due to non-confirmation of employment after or during such period under which the Insured was under probation

**Add On Cover**

**my:health Hospital Cash Benefit Add on**

**Section A: Coverage**

**1. Hospital Cash benefit**

We will pay **Sum Insured** in accordance with Table A below on **Medically Necessary Hospitalization** of an **Insured Person** due to **Illness or Injury** sustained or contracted during the Policy Period. The payment is subject to **Sum Insured** as specified on the Schedule of Coverage in the Policy Schedule.

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## 2. Companion Benefit:

We will pay additional amount up to the limit specified on the Schedule of Coverage in the Policy Schedule towards expenses of an accompanying person to take care of the Insured Person during Hospitalization

## Section B: Optional Cover

## 1. Hospital Cash benefit - Global:

If You avail this option, We will pay Sum Insured in accordance with Table below, on **Medically Necessary Hospitalization** of an **Insured Person** outside India due to **Illness** or **Injury** sustained or contracted during the Policy Period

This benefit will only be applicable if worldwide cover is opted by the Insure

## Benefit Chart

Type of Room		Companion Benefit	Benefit under Global Cover
Normal	ICU		
500	1,000	500	2,500
1,000	2,000	1,000	5,000
1,500	3,000	1,500	7,500
2,000	4,000	2,000	10,000
2,500	5,000	2,500	12,500
3,000	6,000	3,000	15,000
5,000	10,000	5,000	25,000
7,500	15,000	7,500	37,500
10,000	20,000	10,000	50,000

## Waiting Periods &amp; Exclusions applicable for my:health Hospital Cash Benefit Add on

## 1. Waiting Periods

All claims payable will be subject to the waiting periods specified below:

- General waiting period:** 30 days except claims arising due to an **Accident**.
- Waiting Period for listed illnesses and Procedures:** 24 months all Illnesses and Surgical Procedures listed in following table a. and b. except claims payable due to the occurrence of cancer.

## a. Illnesses

Internal Congenital diseases	Non infective Arthritis
Diseases of gall bladder including cholecystitis	Urogenital system e.g. Kidney stone, Urinary Bladder Stone
Pancreatitis	Ulcer and erosion of stomach and duodenum
All forms of Cirrhosis	Gastro Esophageal Reflux Disorder (GERD)
Perineal Abscesses	Perianal Abscesses
Cataract	Fissure/fistula in anus, Haemorrhoids including
Pilonidal sinus	Gout and rheumatism
Benign tumors, cysts, nodules, polyps including breast lumps	Osteoarthritis and osteoporosis
Polycystic ovarian diseases	Fibroids ( fibromyoma)
Sinusitis, Rhinitis	Tonsillitis
Skin tumors	Benign Hyperplasia of Prostate

## b. Procedures

Adenoidectomy, tonsillectomy	Tympanoplasty, Mastoidectomy
Dilatation and curettage (D&C)	Nasal concha resection
Myomectomy for fibroids	Surgery of Genito urinary system

Surgery on prostate	Cholecystectomy
Hernia	Hydrocele/Rectocele
Surgery for prolapsed inter vertebral disc	Joint replacement surgeries
Surgery for varicose veins and varicose ulcers	Surgery for Nasal septum deviation
Surgery for Perianal Abscesses	Fissurectomy, Haemorrhoidectomy, Fistulectomy, ENT surgeries

## c. Waiting Period for Pre-existing conditions:

A waiting period of 48 months shall apply for all Pre-existing Conditions declared and/or accepted at the time of applying first policy with us.

## 2. General Exclusions

We will not make any payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to any of the following **unless expressly stated to the contrary in this Policy**:

- War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind.
- Any Insured Person committing or attempting to commit a breach of law with criminal intent, or intentional self-injury or attempted suicide or suicide while mentally sound or unsound.
- Any Insured Person's participation or involvement in naval, military or air force operation, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing of a professional or semi-professional nature.
- The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances such as drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or alcohol addiction programs, any other substance abuse treatment or services, or supplies.
- Treatment of Obesity and any weight control program.
- Sleep-apnoea, Parkinson and Alzheimer's disease, general debility or exhaustion ("run-down condition").
- Congenital external diseases, defects or anomalies,
- Stem cell harvesting, or growth hormone therapy. Venereal disease, sexually transmitted disease or **Illness**; Pregnancy (including voluntary termination), miscarriage (except as a result of an Accident or **Illness**), maternity or birth (including cesarean section) except in the case of ectopic pregnancy.
- Treatment to treat infertility any fertility, sub-fertility or assisted conception procedure,
- Sterility, treatment whether to affect infertility, surrogate or vicarious pregnancy, birth control, contraceptive supplies or services including complications arising due to supplying services.
- Dental Treatment** and surgery of any kind, unless requiring **Hospitalization**.
- Treatment and supplies for analysis and adjustments of spinal subluxation, diagnosis and treatment by manipulation of the skeletal structure or for muscle stimulation by any means except treatment of fractures ( excluding hairline fractures) and dislocations of the mandible and extremities).
- Circumcisions (unless necessitated by **Illness** or **Injury** an forming part of treatment); treatment for correction of vision due to refractive error, aesthetic or change-of-life treatments of any description such as sex transformation operations.

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- xiv) Plastic surgery or cosmetic surgery or treatments to change appearance unless necessary as a part of **Medically Necessary Treatment** certified by the attending Medical Practitioner for reconstruction following an **Accident**, cancer or burns.
- xv) **Experimental**, investigational or **Unproven** treatments, devices and pharmacological regimens.
- xvi) Admission primarily for diagnostic purposes not related to **Illness** for which **Hospitalization** has been done and Conditions for which In patient **Hospitalization** is not warranted.
- xvii) Any Convalescence, cure, rest cure, sanatorium treatment, rehabilitation measures, private duty nursing, respite care, long-term nursing care or custodial care.
- xviii) Preventive care, any physical, psychiatric or psychological examinations or testing if doesn't required **Hospitalization**; enteral feedings (infusion formulas via a tube into the upper gastrointestinal tract) and other nutritional and electrolyte supplements, unless certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.
- xix) Vaccination including inoculation and immunisations (Except post bite treatment),
- xx) Charges related to a **Hospital** stay not expressly mentioned as being covered, including but not limited to, administration, documentation and filing.
- xxi) Charges for admission, discharge, registration, Items of personal comfort and convenience including but not limited to television ( wherever specifically charged for ) , charges for access to telephone and telephone calls ( wherever specifically charged for ) , foodstuffs( except patient's diet ) , cosmetics, hygiene articles, body care products and bath additive, barber or beauty service, guest service as well as similar incidental services and supplies, and medical supplies including elastic stockings, diabetic test strips,
- xxii) Vitamins and tonics unless vitamins and tonics are certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.
- xxiii) Treatment rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed; treatments rendered by a Medical Practitioner who is a member of an Insured Person's family, or stays with him,
- xxiv) Treatment taken on Outpatient basis
- xxv) The provision or fitting of hearing aids, spectacles or contact lenses.
- xxvi) Any treatment and associated expenses for alopecia, baldness, wigs, or toupees, and similar products. Optometric therapy.
- xxvii) Any treatment or part of a treatment that is not of a Reasonable and Customary charge, not Medically Necessary; treatments or drugs not supported by a prescription.
- xxviii) Expenses for Artificial limbs, crutches or any other external appliance and/or device used for diagnosis or treatment (except when used intra-operatively).
- xxix) Any Claim arising due to Non-disclosure of Pre-existing **Illness** or Material fact as sought to be declared on the Proposal form

**Conditions**

**1. Entry Age:**

Proposer	Adult Dependent
Minimum Entry Age – 18 Years	Minimum Entry Age – 18 Years
Maximum Entry Age - 65 yrs	Maximum Entry Age – 65 yrs

**2. Type of Policy:**

- This Policy is offered on individual sum insured basis

**3. Coverage for Dependents**

**Individual Sum Insured Option:**

• Self	• Spouse
• Dependent Children	• Dependant Parents/in laws
• Grand Mother	• Grand Father
• Grand Son	• Grand Daughter
• Daughter in Law	• Son in law
• Sister	• Brother
• Sister in law	• Nephew
• Niece	

**4. Policy period**

- This policy can be issued for 1 year/ 2 years/ 3 years.

**5. Sum Insured Options**

Rs 1 Lac to 5 Crs

**6. Pre Policy Check ups**

**Pre Policy and Financial Underwriting Matrix**

**Pre Policy Underwriting Matrix for Cancer Cover (Where only Cancer Cover is opted)**

The PPC tests required will be as per the below PPC grid. This grid may be subject to change based on the company policy in future & will be guided by our experience

Sum Insured in INR	18 yrs to 45 Yrs	Age above 45 years	Financial underwriting
3 to 10 Lacs	NA	Ca Set 1	Not Applicable
11 to 24 Lacs	NA	Ca Set 2	Not Applicable
25 lacs to 50 Lacs	Ca Set 2	Ca Set 2, USG (A+P)	Applicable Above 25 Lacs
51 lacs to 5 Crore	Ca Set 3, USG (A+P)	Ca Set 3, USG (A+P)	Applicable Above 25 Lacs

- Ca Set 1-ME, RUA, CBC with ESR, Sr Creatinine, SGPT, GGTP, SGOT
- Ca Set 2-Set 1, HBsAg, PSA (Males), Pap Smear (Females), CEA
- Ca Set 3-Set 2, Sonomamography (Females)

**Pre Policy Underwriting Matrix for all other Covers**

The PPC tests required will be as per the below PPC grid. This grid may be subject to change based on the company policy in future & will be guided by our experience

Sum Insured in INR	18 yrs to 45 Yrs	Age above 45 years	Financial underwriting
3 to 10 Lacs	NA	Set 1	Not Applicable
11 to 24 Lacs	NA	Set 1+TMT/2D Echo	Not Applicable
25 lacs to 50 Lacs	Set 2	Set 2	Applicable Above 25 Lacs
51 lacs to 1 Crore	Set 2	Set 2	Applicable Above 25 Lacs
Above 1 Crore to 5 Crores	Set 3	Set 3	Applicable

- Set 1: ME, RUA, CBC with ESR, Sr Creatinine, Lipid Profile, SGPT, GGTP, SGOT, HBA1C, ECG
- Set 2 :Set 1, HBsAg, TMT/2D Echo, USG Abdomen & Pelvis, Chest X Ray, CEA, PSA (Males), Pap Smear (Females),
- Set 3 : Set 2, Sonomamography



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**Medical tests:**

ME = Medical Examination (Report)	CBC = Complete Blood Count
ECG = Electro Cardio Gram	FBS = Fasting Blood Sugar
Lipids = Lipid Profile	Sr Creatinine = Serum Creatinine
LFT = Liver Function Test	RFT = Renal Function Test
PSA = Prostate Specific antigen	TMT = Treadmill Test
RUA = Routine Urine Examination	SGPT = Serum Glutamic Pyruvic Transaminase
USG = Ultrasonogram	HBSAg = Hepatitis B Surface Antigen
GGT = Gamma-Glutamyl Transpeptidase	2D ECHO-2D Echocardiogram,
CEA=Carcinoembryogenic Antigen	

**Guidelines for Pre Policy Check up**

- Pre Policy Check-up will be conducted at our **Network provider**
- Where ever Pre Policy Check-up is conducted at our **Network provider**, 100% of the Medical test charges will be reimbursed on acceptance of proposal. In case Customer Insists on a Check-up outside our **Network provider**, 50% of the Medical test charges will be reimbursed on acceptance of Proposal.
- If Proposal is declined post Pre Policy Check-up, 50% of the Medical test charges incurred will be reimbursed
- Medical Reports are considered valid for up to 3 months
- In case of any positive health declaration on the proposal form the relevant medical tests shall be advised in addition to the above grid tests
- In case of any additional tests advised besides the ones mentioned above, 50% of the cost incurred on such test will be borne by Us

**7. Free Look period**

**You** have a period of 15 days from the date of receipt of the first **Policy** to review the terms and conditions of this **Policy**. If **You** have any objections to any of the terms and conditions, **You** have the option to cancel the **Policy** stating the reasons for cancellation. If **you** have not made any claim during the Free look period, **you** shall be entitled to refund of premium subject to,

- a deduction of the expenses incurred by **Us** on **Your** medical examination, stamp duty charges, if the risk has not commenced,
- a deduction of the stamp duty charges, medical examination charges & proportionate risk premium for period on cover, If the risk has commenced
- a deduction of such proportionate risk premium commensuration with the risk covered during such period, where only a part of risk has commenced
- Free Look period is not applicable for renewed policies

**8. Grace Period**

- A grace period of 30 days for Renewals is permissible and the **Policy** will be considered as continuous for the purpose of all waiting periods. However, any treatment availed for an Illness contracted during the grace period will not be admissible under the **Policy**.
- For **Renewal** received after completion of 30 days grace period, the **Policy** would be considered as a fresh policy. All the discounts, modifications of loading earned on the previous policies shall not be extended in the fresh **Policy**

- All eligible claims reported in the installment grace period would be payable if otherwise admissible as per terms and conditions of the **Policy**

**9. Sum Insured Enhancement:**

The Insured Person member can apply for enhancement of Sum Insured at the time of renewal. The acceptance of enhancement of Sum Insured would be based on the health condition of the Insured Persons & claim history of the policy.

**10. Renewal**

- The **Policy** is ordinarily renewable for life except on grounds of fraud, moral hazard or non-disclosure of any material facts or misrepresentation or non-cooperation by the **Insured Person** (Subject to policy is renewed annually with us within the Grace period of 30 days from the date of Expiry)

**11. Portability**

An Insured person can avail Health Insurance portability under this policy, if

- The proposed Insured Person was continuously covered under any similar health insurance policy with any other Insurance company
- The proposed Insured Person was insured continuously and without a break under another retail or Group health insurance policy with Us.

**Procedure to avail Portability:**

- The Portability benefit, can be availed of by applying to Us with the completed Proposal form and portability annexure along with previous policy documents and Renewal notice of existing policy, at least 45 days before, but not earlier than 60 days, from the expiry of the existing health insurance policy.
- This benefit is available only at the time of Renewal of the existing health insurance policy.
- If the proposed Sum Insured is higher than the Sum insured under the expiring policy, then all waiting periods would be applied on the increased Sum Insured.
- Waiting period credits shall be extended to Pre-Existing Diseases and time bound exclusions/waiting periods.
- We will process Portability application within 15 days of receiving the complete proposal form and Portability Form.

**12. Cancellation**

We may cancel on grounds of misrepresentation, fraud, non-disclosure of material facts as sought to be in proposal form or non-cooperation by any Insured Person. Cancelled ab initio from the inception date or the renewal date (as the case may be), at our sole discretion upon giving 30 days' notice

You may cancel this **Policy** at any time by giving **Us** written notice. The cancellation shall be from the date of receipt of such written notice. In case of any claim made during **Policy Year**, no premium will be refunded.

If no claim has been made under the Policy, We will refund premium in accordance with the table below:

Month	1 Year	2 Year	3 Year
Up to 1 Month	85.0%	92.5%	95.0%
Up to 3 Month	70.0%	85.0%	90.0%
Up to 6 Month	45.0%	70.0%	80.0%
Up to 12 Month	0.0%	45.0%	60.0%
Up to 15 Month	NA	30.0%	50.0%

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Month	1 Year	2 Year	3 Year
Up to 18 Month	NA	20.0%	45.0%
Up to 24 Month	NA	0.0%	30.0%
Up to 27 Month	NA	NA	20.0%
Up to 30 Month	NA	NA	12.5%
Up to 36 Month	NA	NA	0.0%

**13. Premium Payment Option**

- i. Insured Person shall have the option to pay premium in total at the commencement of policy or in installments as per options below:

Options	Installment Premium Option
Option 1	Yearly
Option 2	Half Yearly
Option 3	Quarterly
Option 4	Monthly

- ii. No Additional charges, on the existing premium are applicable irrespective of the Installment Option selected.
- iii. Grace Period of 15 days in case of Monthly premium payment option and 30 days for half yearly and Quarterly premium payment option shall be applicable. Any treatment availed for an illness contracted during the grace period will not be admissible under the Policy
- iv. If case of non-receipt of Installment Premium before expiry of the grace period, the policy shall stand cancelled and the Premium for unexpired period will be refunded as below
- When yearly payment option is chosen, cancellation grid as per 1 Year Tenure policies will be applicable
  - For all other Premium Payment options, 50% of current installment premium will be refunded, when the current period is less than 6 months in to the policy year. For policy period after 6 months, no refund will be payable.
  - No refund of any premium in case of any claim is paid during policy year

**14. Discounts:**

1	<b>Family Discount</b>	A discount of 10% on the premium shall be offered if 2 or more of any of eligible family members are covered under an Individual Sum Insured policy with the Company
2	<b>Online Policy Discount</b>	A discount of 5% on the premium shall be offered for all policies purchased online, through our website directly from the Company.
3	<b>Employee Discount</b>	10% discount will be offered on the premium, to Employees of HDFC and ERGO Group companies in case the policies are bought through direct channels of the Company
4	<b>Loyalty Discount</b>	If insured has purchased policies for more than 1 product from us, 2.5% discount of my:health Critical Suraksha Plus premium is offered

**Maximum cap on all discounts from 1 to 4 combined is 20%**

**Other Discounts**

**Healthy Weeks**

On the basis of number of Healthy Weeks recorded. Wellness Discount is accrued on a yearly basis according to the following grid

Healthy Weeks	Wellness discount
1-4	0.50%
5-8	1.00%
9-12	2.00%
13-16	3.00%
17-26	6.00%
27-36	7.50%
Above 36	10.00%

**15. Revision/ Modification of the product**

We may revise the Renewal premium payable under the Policy or the terms of cover, with the prior approval from Insurance Regulatory and Development Authority of India. We will intimate You of any such changes at least 3 months prior to date of such revision or modification

**16. Withdrawal of the Product**

- We may withdraw this product with the prior approval from Insurance Regulatory and Development Authority of India.
- We will intimate You of any such changes at least 3 months prior to date of such revision or modification.
- In such an event of withdrawal of this product, You can choose to renew this policy under any of Our similar Health insurance products.
- However benefits payable shall be subject to the terms contained in such other Policy which has been approved by Insurance Regulatory and Development Authority of India
- Credit of continuity/waiting periods for all the previous policy years would be extended in the new policy, provided the policy has been continuously renewed with Us

**17. Additional Benefits**

Income Tax Benefit as per Sec 80 D of the IT Act on the premiums paid for this policy,

**18. Claims Process**

<b>Claim Intimation</b>	You shall intimate the Claims to us through any available mode of communication as specified in the <b>Policy</b> , Health Card or our Website
<b>Claim Intimation Timelines</b>	Within 14 days of the diagnosis of <b>Critical Illness</b> or undergoing <b>Surgical Procedure</b>
<b>Particulars to be provided to Us for Claim notification</b>	<ul style="list-style-type: none"> <li>Policy Number,</li> <li>Name of the <b>Insured Person(s)</b> named in the <b>Policy Schedule</b> availing treatment,</li> <li>Nature of disease/illness/injury,</li> <li>Name and address of the attending <b>Medical Practitioner/Hospital</b></li> <li>Date of admission &amp; probable date of discharge</li> <li>Date and time of event if applicable</li> <li>Date of admission if applicable</li> </ul>
<b>Claims documents for Critical Illnesses Cover and Multi pay Critical Illness Cover</b>	<ul style="list-style-type: none"> <li>Claim Form duly signed</li> </ul>

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	<ul style="list-style-type: none"> <li>• Copy of Discharge Summary / Discharge Certificate;</li> <li>• First consultation letter from treating <b>Medical Practitioner</b></li> <li>• Medical certificate confirming diagnosis, and the treatment from Medical Practitioner</li> <li>• Certificate from treating <b>Medical Practitioner</b>, specifying the duration and etiology</li> <li>• OT Notes in case of Surgery</li> <li>• Medical certificate from treating <b>Medical Practitioner</b> specifying the diagnosis and need for the surgery</li> <li>• MLC/FIR copy/ certificate regarding abuse of Alcohol/intoxicating agent if applicable</li> <li>• All pathological/Histopathological and radiological Investigation Reports</li> <li>• NEFT details &amp; cancelled cheque</li> <li>• Provide KYC ( Know your customer) form along with photocopy of any one of following KYC documents for all claims amounting to Rs 1 lakh and above (Aadhaar Card, Passport, Driving Licence Voter ID, etc)</li> </ul> <p><b>We</b> may require the <b>Insured Person</b> to undergo medical examination by <b>Medical Practitioner</b> authorized by <b>Us</b> to obtain an independent medical opinion for the processing of the claim. Any cost towards such medical examination will be borne by <b>Us</b>.</p>
<b>Claims documents and process for Second Expert medical Opinion</b>	<ul style="list-style-type: none"> <li>• Duly filled claim form along with the copy of all medical reports including investigation reports and discharge summary (if any) Consultation fees payment Receipt / invoice</li> <li>• For availing <b>Second Expert medical Opinion from Network Service Provider</b></li> <li>• Select Our network <b>Medical Practitioner</b> from whom you would prefer to take the second opinion. (Please refer our Website or call at 24X 7 toll free line to obtain the list of Our panel doctors).</li> <li>• On receipt of the complete set of documents, <b>We</b> will forward the same to the concerned doctor.</li> <li>• The Second Opinion shall be forwarded to the member within 15 working days of receipt of the complete set of documents.</li> </ul>

<b>Claims documents for loss of Job</b>	<ul style="list-style-type: none"> <li>• Duly Completed Claim Form signed by <b>Insured Person</b>;</li> <li>• Form 16A</li> <li>• Termination letter/Resignation Letter/ Resignation Acceptance letter</li> <li>• NEFT details &amp; cancelled cheque</li> </ul>
<b>Condonation of delay</b>	If the claim is not notified/ or submitted to <b>Us</b> within the specified time limits, then <b>We</b> shall be provided the reasons for the delay in writing. <b>We</b> will condone such delay on merits where the delay has been proved to be for reasons beyond the claimant's control

**19. Section 41 of Insurance Act 1938 (Prohibition of Rebates):**

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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 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 prospectus or tables of the insurers.
2. Any person making default in complying with the provision of this section shall be punishable with fine which may extend to Ten Lakh Rupees.

**IRDAI Regulation no 5-** This policy is subject to regulation 5 of IRDAI (Protection of Policyholder's Interests)

Regulation

**DISCLAIMER: THE ABOVE IS DESCRIPTIVE ONLY. THE ACTUAL TERMS AND CONDITIONS CAN BE FOUND IN THE POLICY DOCUMENT. INSURED'S ARE ADVISED TO READ THE POLICY DOCUMENT COMPLETELY FOR A FULL DESCRIPTION OF THE TERMS AND CONDITIONS OF COVERAGE AND THE EXCLUSIONS RELATING THERETO.**

Insurance is the subject matter of solicitation

## my:health Critical Suraksha Plus

my:health Critical Suraksha Plus: Plans									
	Coverage	Details	Cancer Suraksha	Cardiac Suraksha	Smart Suraksha	Comprehensive Suraksha	Multi Pay Suraksha Elite	Multi Pay Suraksha Supreme	Multi Pay Suraksha Comprehensive
<b>Section A. Base Covers</b>									
<b>I Critical Illness</b>									
1	Cancer Cover	Malignant Cancer of Specified Severity	Covered	X	X	Covered	X	X	X
2	Heart Cover	Illnesses and Procedures related to heart	X	Covered	Covered	Covered	X	X	X
3	Nervous System Cover	Illnesses and Procedures related to nervous system	X	X	Covered	Covered	X	X	X
4	Other Major Organ Cover	Illnesses and Procedures related to Major Organs and Functions	X	X	X	Covered	X	X	X
<b>II Multi Pay Critical Illness</b>									
1	Cancer Cover	Malignant Cancer of Specified Severity	X	X	X	X	Covered	Covered	Covered
2	Heart Cover	Illnesses and Procedures related to heart	X	X	X	X	Covered	Covered	Covered
3	Nervous System Cover	Illnesses and Procedures related to nervous system	X	X	X	X	X	Covered	Covered
4	Other Major Organ Cover	Illnesses and Procedures related to Major Organs and Functions	X	X	X	X	X	X	Covered
Setion B	my:health Active	Wellness Benefit	Covered	Covered	Covered	Covered	Covered	Covered	Covered
<b>Section C</b>	preventive Health Check Up	Free health check up for listed tests every year	Covered	Covered	Covered	Covered	Covered	Covered	Covered
<b>Section D Optional Covers</b>									
1	Pre Diagnosis Cover	Benefit for listed diagnostic tests for any of the covered illness, upto Rs 25000	Optional	Optional	Optional	Optional	Optional	Optional	Optional
2	Post Diagnosis Support		Optional	Optional	Optional	Optional	Optional	Optional	Optional
	a. Second Medical Opinion	Second expert medical opinion, E opinion as well as in person, upto Rs. 10000							
	b. Molecular Gene Expression Profiling Test	Molecular Gene Expression Profiling Test - once in Policy term, upto Rs. 10000							
	c. Post Diagnosis Assistance	Post diagnosis counselling expenses, Upto Rs 3,000 per session for up to maximum of 6 sessions							
3	Loss of Job	Benefit upon resignation or termination due to diagnosis of any of the covered illness upto 50% of Monthly Salary, upto 6 months	Optional	Optional	Optional	Optional	Optional	Optional	Optional
	<b>Add On cover</b>								
1	my: health Hospital Cash Benefit Add on	Daily cash benefit as opted in case of hospitalisation, (max for 30 days)	Optional	Optional	Optional	Optional	Optional	Optional	Optional

**Premium:****As per attached Annexure**



# HDFC ERGO General Insurance Company Limited

## Premium Rates\*

### my:health Critical Suraksha Plus

#### Critical Illness plans – Rate sheet

<b>Cancer Suraksha Premium*</b>		
<b>Age Band</b>	<b>Male</b>	<b>Female</b>
18-25	0.48	0.48
26-30	0.72	1.10
31-35	0.95	1.72
36-40	1.60	3.18
41-45	2.86	6.02
46-50	5.32	9.02
51-55	10.48	13.52
56-60	15.29	14.25
61-65	23.09	16.25
66-70	37.52	20.48
Above 70	61.03	25.83

<b>Cardiac Suraksha Premium*</b>		
<b>Age Band</b>	<b>Male</b>	<b>Female</b>
18-25	1.14	0.56
26-30	1.91	0.95
31-35	2.64	1.22
36-40	4.72	1.95
41-45	9.02	3.63
46-50	17.06	5.82
51-55	31.75	10.59
56-60	44.09	15.25
61-65	64.67	23.79
66-70	103.71	40.67
Above 70	166.39	69.65

<b>Smart Suraksha Premium*</b>		
<b>Age Band</b>	<b>Male</b>	<b>Female</b>
18-25	1.56	0.83
26-30	2.56	1.48
31-35	3.60	2.06
36-40	6.33	3.52
41-45	11.71	6.44
46-50	21.48	9.86
51-55	39.40	17.06
56-60	54.94	23.67
61-65	83.09	36.59
66-70	142.90	64.90
Above 70	249.77	115.49

<b>Comprehensive Suraksha Premium*</b>		
<b>Age Band</b>	<b>Male</b>	<b>Female</b>
18-25	2.33	1.60
26-30	3.75	3.06
31-35	5.14	4.37
36-40	9.41	8.18
41-45	17.13	14.86
46-50	30.48	21.79
51-55	54.67	34.09
56-60	77.32	42.56
61-65	115.86	57.98
66-70	194.94	91.29
Above 70	332.54	148.10

\* Rate per mille excluding applicable GST

#### Multi Pay Critical Illness Plans – Rate Sheet

<b>Multi Pay Suraksha - Elite Premium*</b>		
<b>Age Band</b>	<b>Male</b>	<b>Female</b>
18-25	1.64	0.83
26-30	2.98	1.72
31-35	4.33	2.72
36-40	7.56	5.06
41-45	14.56	9.82
46-50	29.63	18.82
51-55	60.71	35.06
56-60	87.63	46.06
61-65	130.94	67.40
66-70	210.71	110.17
Above 70	339.28	182.54

<b>Multi Pay Suraksha - Supreme Premium*</b>		
<b>Age Band</b>	<b>Male</b>	<b>Female</b>
18-25	2.10	1.06
26-30	3.75	2.18
31-35	5.48	3.48
36-40	9.37	6.52
41-45	17.56	12.40
46-50	34.94	23.44
51-55	70.63	43.52
56-60	101.90	57.67
61-65	155.67	86.71
66-70	264.52	150.17
Above 70	456.35	265.41

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<b>Multi Pay Suraksha - Comprehensive Premium*</b>		
<b>Age Band</b>	<b>Male</b>	<b>Female</b>
18-25	2.60	1.48
26-30	4.52	2.83
31-35	6.41	4.29
36-40	11.22	8.02
41-45	20.63	14.82
46-50	39.59	26.98
51-55	77.13	48.40
56-60	111.52	64.36
61-65	168.94	94.75
66-70	284.75	160.29
Above 70	487.19	278.14

**\* Rate per mille excluding applicable GST**

<b>Optional Covers</b>								
<b>Gross Rate per mille</b>								
<b>Pre-Diagnosis Cover</b>								
<b>Section</b>	<b>CI - Male</b>				<b>CI - Female</b>			
<b>Age Band</b>	<b>Cancer</b>	<b>Heart</b>	<b>Nervous System</b>	<b>Other</b>	<b>Cancer</b>	<b>Heart</b>	<b>Nervous System</b>	<b>Other</b>
18 – 25	0.48	1.14	0.60	0.64	0.48	0.56	0.45	0.64
26 – 30	0.72	1.91	0.83	0.83	1.10	0.95	0.72	0.83
31 – 35	0.95	2.64	1.14	0.95	1.72	1.22	1.02	0.95
36 – 40	1.60	4.72	1.79	1.83	3.18	1.95	1.75	1.83
41 – 45	2.86	9.02	2.90	2.98	6.02	3.63	3.02	2.82
46 – 50	5.32	17.06	4.63	4.09	9.02	5.82	4.25	3.32
51 – 55	10.48	31.75	7.86	5.21	13.52	10.59	6.67	3.94
56 – 60	15.29	44.09	11.06	7.52	14.25	15.25	8.63	5.06
61 – 65	23.09	64.67	18.63	10.09	16.25	23.79	13.02	5.56
66 – 70	37.52	103.71	39.40	14.94	20.48	40.67	24.44	6.32
Above 70	61.03	166.39	83.59	22.16	25.83	69.65	46.05	7.20

<b>Section</b>	<b>Multi CI - Male</b>				<b>Multi CI - Female</b>			
<b>Age Band</b>	<b>Cancer</b>	<b>Heart</b>	<b>Nervous System</b>	<b>Other</b>	<b>Cancer</b>	<b>Heart</b>	<b>Nervous System</b>	<b>Other</b>
18 – 25	0.52	1.29	0.64	0.68	0.45	0.56	0.41	0.60
26 – 30	0.79	2.37	0.95	0.95	0.95	0.95	0.64	0.83
31 – 35	1.10	3.41	1.33	1.10	1.56	1.33	0.95	0.98
36 – 40	1.79	5.95	1.98	2.02	2.95	2.29	1.64	1.68
41 – 45	3.17	11.59	3.21	3.29	5.56	4.48	2.79	2.63
46 – 50	6.32	23.52	5.52	4.86	10.25	8.79	4.82	3.75
51 – 55	13.56	47.36	10.13	6.71	17.59	17.67	8.67	5.09
56 – 60	20.06	67.79	14.48	9.82	19.59	26.67	11.82	6.90
61 – 65	30.94	100.21	24.94	13.48	24.36	43.25	19.52	8.25
66 – 70	51.40	159.52	54.02	20.44	33.67	76.71	40.21	10.32
Above 70	85.49	254.00	117.28	31.05	46.57	136.19	83.08	12.94

**\*Rate per mille excluding GST**

**my:health Critical Suraksha Plus**

**Post diagnosis Support**  
**Molecular Gene Expression Profiling Test**

Age Band	CI		Multi CI	
	Male	Female	Male	Female
18-25	0.48	0.48	0.52	0.45
26-30	0.72	1.10	0.79	0.95
31-35	0.95	1.72	1.10	1.56
36-40	1.60	3.18	1.79	2.95
41-45	2.86	6.02	3.17	5.56
46-50	5.32	9.02	6.32	10.25
51-55	10.48	13.52	13.56	17.59
56-60	15.29	14.25	20.06	19.59
61-65	23.09	16.25	30.94	24.36
66-70	37.52	20.48	51.40	33.67
Above 70	61.03	25.83	85.49	46.57

**\*Rate per mille excluding GST**

Post Diagnosis Assistance								
Section	CI - Male				CI - Female			
Age Band	Cancer	Heart	Nervous System	Other	Cancer	Heart	Nervous System	Other
18 – 25	0.48	1.14	0.60	0.64	0.48	0.56	0.45	0.64
26 – 30	0.72	1.91	0.83	0.83	1.10	0.95	0.72	0.83
31 – 35	0.95	2.64	1.14	0.95	1.72	1.22	1.02	0.95
36 – 40	1.60	4.72	1.79	1.83	3.18	1.95	1.75	1.83
41 – 45	2.86	9.02	2.90	2.98	6.02	3.63	3.02	2.82
46 – 50	5.32	17.06	4.63	4.09	9.02	5.82	4.25	3.32
51 – 55	10.48	31.75	7.86	5.21	13.52	10.59	6.67	3.94
56 – 60	15.29	44.09	11.06	7.52	14.25	15.25	8.63	5.06
61 – 65	23.09	64.67	18.63	10.09	16.25	23.79	13.02	5.56
66 – 70	37.52	103.71	39.40	14.94	20.48	40.67	24.44	6.32
Above 70	61.03	166.39	83.59	22.16	25.83	69.65	46.05	7.20

Section	Multi CI - Male				Multi CI - Female			
Age Band	Cancer	Heart	Nervous System	Other	Cancer	Heart	Nervous System	Other
18 – 25	0.52	1.29	0.64	0.68	0.45	0.56	0.41	0.60
26 – 30	0.79	2.37	0.95	0.95	0.95	0.95	0.64	0.83
31 – 35	1.10	3.41	1.33	1.10	1.56	1.33	0.95	0.98
36 – 40	1.79	5.95	1.98	2.02	2.95	2.29	1.64	1.68
41 – 45	3.17	11.59	3.21	3.29	5.56	4.48	2.79	2.63
46 – 50	6.32	23.52	5.52	4.86	10.25	8.79	4.82	3.75
51 – 55	13.56	47.36	10.13	6.71	17.59	17.67	8.67	5.09
56 – 60	20.06	67.79	14.48	9.82	19.59	26.67	11.82	6.90
61 – 65	30.94	100.21	24.94	13.48	24.36	43.25	19.52	8.25
66 – 70	51.40	159.52	54.02	20.44	33.67	76.71	40.21	10.32
Above 70	85.49	254.00	117.28	31.05	46.57	136.19	83.08	12.94

**\*Rate per mille excluding GST**

## my:health Critical Suraksha Plus

Second Medical Opinion								
Section	CI - Male				CI - Female			
Age Band	Cancer	Heart	Nervous System	Other	Cancer	Heart	Nervous System	Other
18 – 25	0.48	1.14	0.60	0.64	0.48	0.56	0.45	0.64
26 – 30	0.72	1.91	0.83	0.83	1.10	0.95	0.72	0.83
31 – 35	0.95	2.64	1.14	0.95	1.72	1.22	1.02	0.95
36 – 40	1.60	4.72	1.79	1.83	3.18	1.95	1.75	1.83
41 – 45	2.86	9.02	2.90	2.98	6.02	3.63	3.02	2.82
46 – 50	5.32	17.06	4.63	4.09	9.02	5.82	4.25	3.32
51 – 55	10.48	31.75	7.86	5.21	13.52	10.59	6.67	3.94
56 – 60	15.29	44.09	11.06	7.52	14.25	15.25	8.63	5.06
61 – 65	23.09	64.67	18.63	10.09	16.25	23.79	13.02	5.56
66 – 70	37.52	103.71	39.40	14.94	20.48	40.67	24.44	6.32
Above 70	61.03	166.39	83.59	22.16	25.83	69.65	46.05	7.20

Section	Multi CI - Male				Multi CI - Female			
Age Band	Cancer	Heart	Nervous System	Other	Cancer	Heart	Nervous System	Other
18 – 25	0.52	1.29	0.64	0.68	0.45	0.56	0.41	0.60
26 – 30	0.79	2.37	0.95	0.95	0.95	0.95	0.64	0.83
31 – 35	1.10	3.41	1.33	1.10	1.56	1.33	0.95	0.98
36 – 40	1.79	5.95	1.98	2.02	2.95	2.29	1.64	1.68
41 – 45	3.17	11.59	3.21	3.29	5.56	4.48	2.79	2.63
46 – 50	6.32	23.52	5.52	4.86	10.25	8.79	4.82	3.75
51 – 55	13.56	47.36	10.13	6.71	17.59	17.67	8.67	5.09
56 – 60	20.06	67.79	14.48	9.82	19.59	26.67	11.82	6.90
61 – 65	30.94	100.21	24.94	13.48	24.36	43.25	19.52	8.25
66 – 70	51.40	159.52	54.02	20.44	33.67	76.71	40.21	10.32
Above 70	85.49	254.00	117.28	31.05	46.57	136.19	83.08	12.94

**\*Rate per mille excluding GST**

Loss of Job Benefit								
Section	CI - Male				CI - Female			
Age Band	Cancer	Heart	Nervous System	Other	Cancer	Heart	Nervous System	Other
18 – 25	0.27	0.85	0.42	0.46	0.27	0.35	0.27	0.46
26 – 30	0.50	1.58	0.65	0.65	0.73	0.69	0.54	0.65
31 – 35	0.73	2.23	0.96	0.77	1.27	0.96	0.85	0.77
36 – 40	1.35	4.12	1.62	1.65	2.62	1.65	1.58	1.65
41 – 45	2.54	8.00	2.69	2.77	5.19	3.12	2.81	2.62
46 – 50	4.92	15.35	4.42	3.88	8.15	5.12	4.04	3.12
51 – 55	9.85	28.65	7.65	5.00	12.62	9.46	6.46	3.73
56 – 60	14.27	39.92	10.85	7.31	13.35	13.69	8.42	4.85
61 – 65	21.46	58.69	18.42	9.88	15.38	21.46	12.81	5.35
66 – 70	34.96	94.23	39.19	14.73	19.62	36.85	24.23	6.12
Above 70	56.95	151.29	83.38	21.95	25.01	63.26	45.84	7.00



## my:health Critical Suraksha Plus

Section	Multi CI - Male				Multi CI - Female			
Age Band	Cancer	Heart	Nervous System	Other	Cancer	Heart	Nervous System	Other
18 – 25	0.35	1.12	0.46	0.50	0.27	0.38	0.23	0.42
26 – 30	0.62	2.19	0.77	0.77	0.77	0.77	0.46	0.65
31 – 35	0.92	3.23	1.15	0.92	1.38	1.15	0.77	0.81
36 – 40	1.62	5.77	1.81	1.85	2.77	2.12	1.46	1.50
41 – 45	2.96	11.38	3.00	3.08	5.35	4.27	2.58	2.42
46 – 50	6.12	23.31	5.31	4.65	10.04	8.58	4.62	3.54
51 – 55	13.35	47.15	9.92	6.50	17.38	17.46	8.46	4.88
56 – 60	19.85	67.58	14.27	9.62	19.38	26.46	11.62	6.69
61 – 65	30.73	100.00	24.73	13.27	24.15	43.04	19.31	8.04
66 – 70	51.19	159.31	53.81	20.23	33.46	76.50	40.00	10.12
Above 70	85.28	253.79	117.07	30.84	46.36	135.98	82.87	12.73

\*Rate per mille excluding GST

## my:health Hospital Cash Benefit Add on

Premium rates exclusive of GST (Hospital Cash)

Amount in INR

Sum Insured		500								
Age	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	2A 2P	2A 2P 2C	Additional Child
0-17	240	360	432	492	360	432	492	600	768	60
18-35	259	389	467	531	389	467	531	648	830	65
36-45	344	516	619	705	516	619	705	860	1,101	86
46-50	421	631	757	862	631	757	862	1,051	1,346	105
51-55	546	819	983	1,120	819	983	1,120	1,366	1,748	105
56-60	798	1,196	1,436	1,635	1,196	1,436	1,635	1,994	2,552	105
61-65	1,253	1,879	2,255	2,569	1,879	2,255	2,569	3,132	4,009	105
66-70	1,956	2,934	3,521	4,010	2,934	3,521	4,010	4,891	6,260	105
71-75	3,239	4,859	5,831	6,641	4,859	5,831	6,641	8,098	10,366	105
76-80	3,239	4,859	5,831	6,641	4,859	5,831	6,641	8,098	10,366	105
>80	3,239	4,859	5,831	6,641	4,859	5,831	6,641	8,098	10,366	105

\*Rate excluding GST

Amount in INR

Sum Insured		1,000								
Age	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	2A 2P	2A 2P 2C	Additional Child
0-17	480	720	864	984	720	864	984	1,200	1,536	120
18-35	518	778	933	1,063	778	933	1,063	1,296	1,659	130
36-45	688	1,032	1,239	1,411	1,032	1,239	1,411	1,721	2,202	172
46-50	841	1,262	1,514	1,724	1,262	1,514	1,724	2,103	2,691	210
51-55	1,093	1,639	1,967	2,240	1,639	1,967	2,240	2,731	3,496	210
56-60	1,595	2,393	2,871	3,270	2,393	2,871	3,270	3,988	5,105	210
61-65	2,506	3,759	4,511	5,137	3,759	4,511	5,137	6,265	8,019	210
66-70	3,912	5,869	7,042	8,021	5,869	7,042	8,021	9,781	12,520	210
71-75	6,479	9,718	11,661	13,281	9,718	11,661	13,281	16,196	20,731	210
76-80	6,479	9,718	11,661	13,281	9,718	11,661	13,281	16,196	20,731	210
>80	6,479	9,718	11,661	13,281	9,718	11,661	13,281	16,196	20,731	210

\*Rate excluding GST

### my:health Critical Suraksha Plus

Amount in INR

Sum Insured		1,500								
Age	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	2A 2P	2A 2P 2C	Additional Child
0-17	720	1,080	1,296	1,476	1,080	1,296	1,476	1,800	2,304	180
18-35	778	1,167	1,400	1,594	1,167	1,400	1,594	1,944	2,489	194
36-45	1,032	1,549	1,858	2,116	1,549	1,858	2,116	2,581	3,304	258
46-50	1,262	1,892	2,271	2,586	1,892	2,271	2,586	3,154	4,037	315
51-55	1,639	2,458	2,950	3,360	2,458	2,950	3,360	4,097	5,244	315
56-60	2,393	3,589	4,307	4,905	3,589	4,307	4,905	5,982	7,657	315
61-65	3,759	5,638	6,766	7,706	5,638	6,766	7,706	9,397	12,028	315
66-70	5,869	8,803	10,564	12,031	8,803	10,564	12,031	14,672	18,780	315
71-75	9,718	14,577	17,492	19,922	14,577	17,492	19,922	24,295	31,097	315
76-80	9,718	14,577	17,492	19,922	14,577	17,492	19,922	24,295	31,097	315
>80	9,718	14,577	17,492	19,922	14,577	17,492	19,922	24,295	31,097	315

\*Rate excluding GST

Amount in INR

Sum Insured		2,000								
Age	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	2A 2P	2A 2P 2C	Additional Child
0-17	960	1,440	1,728	1,968	1,440	1,728	1,968	2,400	3,071	240
18-35	1,037	1,555	1,867	2,126	1,555	1,867	2,126	2,592	3,318	259
36-45	1,376	2,065	2,478	2,822	2,065	2,478	2,822	3,441	4,405	344
46-50	1,682	2,523	3,028	3,448	2,523	3,028	3,448	4,205	5,383	421
51-55	2,185	3,278	3,933	4,479	3,278	3,933	4,479	5,463	6,992	421
56-60	3,190	4,786	5,743	6,540	4,786	5,743	6,540	7,976	10,209	421
61-65	5,012	7,518	9,021	10,274	7,518	9,021	10,274	12,530	16,038	421
66-70	7,825	11,737	14,085	16,041	11,737	14,085	16,041	19,562	25,040	421
71-75	12,957	19,436	23,323	26,562	19,436	23,323	26,562	32,393	41,463	421
76-80	12,957	19,436	23,323	26,562	19,436	23,323	26,562	32,393	41,463	421
>80	12,957	19,436	23,323	26,562	19,436	23,323	26,562	32,393	41,463	421

\*Rate excluding GST

Amount in INR

Sum Insured		2,500								
Age	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	2A 2P	2A 2P 2C	Additional Child
0-17	1,200	1,800	2,160	2,460	1,800	2,160	2,460	2,999	3,839	300
18-35	1,296	1,944	2,333	2,657	1,944	2,333	2,657	3,241	4,148	324
36-45	1,721	2,581	3,097	3,527	2,581	3,097	3,527	4,302	5,506	430
46-50	2,103	3,154	3,785	4,311	3,154	3,785	4,311	5,257	6,729	526
51-55	2,731	4,097	4,916	5,599	4,097	4,916	5,599	6,828	8,740	526
56-60	3,988	5,982	7,179	8,176	5,982	7,179	8,176	9,970	12,762	526
61-65	6,265	9,397	11,277	12,843	9,397	11,277	12,843	15,662	20,047	526
66-70	9,781	14,672	17,606	20,051	14,672	17,606	20,051	24,453	31,300	526
71-75	16,196	24,295	29,154	33,203	24,295	29,154	33,203	40,491	51,829	526
76-80	16,196	24,295	29,154	33,203	24,295	29,154	33,203	40,491	51,829	526
>80	16,196	24,295	29,154	33,203	24,295	29,154	33,203	40,491	51,829	526

\*Rate excluding GST

## my:health Critical Suraksha Plus

Amount in INR

Sum Insured		3,000								
Age	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	2A 2P	2A 2P 2C	Additional Child
0-17	1,440	2,160	2,592	2,951	2,160	2,592	2,951	3,599	4,607	360
18-35	1,555	2,333	2,800	3,189	2,333	2,800	3,189	3,889	4,977	389
36-45	2,065	3,097	3,717	4,233	3,097	3,717	4,233	5,162	6,607	516
46-50	2,523	3,785	4,542	5,173	3,785	4,542	5,173	6,308	8,074	631
51-55	3,278	4,916	5,900	6,719	4,916	5,900	6,719	8,194	10,488	631
56-60	4,786	7,179	8,614	9,811	7,179	8,614	9,811	11,964	15,314	631
61-65	7,518	11,277	13,532	15,411	11,277	13,532	15,411	18,794	24,057	631
66-70	11,737	17,606	21,127	24,062	17,606	21,127	24,062	29,343	37,560	631
71-75	19,436	29,154	34,984	39,843	29,154	34,984	39,843	48,589	62,194	631
76-80	19,436	29,154	34,984	39,843	29,154	34,984	39,843	48,589	62,194	631
>80	19,436	29,154	34,984	39,843	29,154	34,984	39,843	48,589	62,194	631

\*Rate excluding GST

Amount in INR

Sum Insured		5,000								
Age	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	2A 2P	2A 2P 2C	Additional Child
0-17	2,400	3,599	4,319	4,919	3,599	4,319	4,919	5,999	7,679	600
18-35	2,592	3,889	4,666	5,314	3,889	4,666	5,314	6,481	8,296	648
36-45	3,441	5,162	6,194	7,054	5,162	6,194	7,054	8,603	11,012	860
46-50	4,205	6,308	7,570	8,621	6,308	7,570	8,621	10,513	13,457	1,051
51-55	5,463	8,194	9,833	11,198	8,194	9,833	11,198	13,657	17,480	1,051
56-60	7,976	11,964	14,357	16,351	11,964	14,357	16,351	19,940	25,524	1,051
61-65	12,530	18,794	22,553	25,686	18,794	22,553	25,686	31,324	40,095	1,051
66-70	19,562	29,343	35,212	40,103	29,343	35,212	40,103	48,906	62,599	1,051
71-75	32,393	48,589	58,307	66,406	48,589	58,307	66,406	80,982	103,657	1,051
76-80	32,393	48,589	58,307	66,406	48,589	58,307	66,406	80,982	103,657	1,051
>80	32,393	48,589	58,307	66,406	48,589	58,307	66,406	80,982	103,657	1,051

\*Rate excluding GST

Amount in INR

Sum Insured		7,500								
Age	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	2A 2P	2A 2P 2C	Additional Child
0-17	3,599	5,399	6,479	7,379	5,399	6,479	7,379	8,998	11,518	900
18-35	3,889	5,833	6,999	7,972	5,833	6,999	7,972	9,722	12,444	972
36-45	5,162	7,743	9,291	10,582	7,743	9,291	10,582	12,905	16,518	1,290
46-50	6,308	9,462	11,355	12,932	9,462	11,355	12,932	15,770	20,186	1,577
51-55	8,194	12,291	14,749	16,798	12,291	14,749	16,798	20,485	26,221	1,577
56-60	11,964	17,946	21,536	24,527	17,946	21,536	24,527	29,911	38,286	1,577
61-65	18,794	28,191	33,830	38,528	28,191	33,830	38,528	46,986	60,142	1,577
66-70	29,343	44,015	52,818	60,154	44,015	52,818	60,154	73,359	93,899	1,577
71-75	48,589	72,884	87,461	99,608	72,884	87,461	99,608	121,474	155,486	1,577
76-80	48,589	72,884	87,461	99,608	72,884	87,461	99,608	121,474	155,486	1,577
>80	48,589	72,884	87,461	99,608	72,884	87,461	99,608	121,474	155,486	1,577

\*Rate excluding GST

## my:health Critical Suraksha Plus

Amount in INR

Sum Insured		10,000								
Age	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	2A 2P	2A 2P 2C	Additional Child
0-17	4,799	7,199	8,638	9,838	7,199	8,638	9,838	11,998	15,357	1,200
18-35	5,185	7,777	9,333	10,629	7,777	9,333	10,629	12,962	16,591	1,296
36-45	6,882	10,324	12,388	14,109	10,324	12,388	14,109	17,206	22,024	1,721
46-50	8,411	12,616	15,139	17,242	12,616	15,139	17,242	21,027	26,915	2,103
51-55	10,925	16,388	19,666	22,397	16,388	19,666	22,397	27,313	34,961	2,103
56-60	15,952	23,928	28,714	32,702	23,928	28,714	32,702	39,881	51,047	2,103
61-65	25,059	37,589	45,106	51,371	37,589	45,106	51,371	62,648	80,189	2,103
66-70	39,125	58,687	70,424	80,205	58,687	70,424	80,205	97,811	125,199	2,103
71-75	64,786	97,179	116,615	132,811	97,179	116,615	132,811	161,965	207,315	2,103
76-80	64,786	97,179	116,615	132,811	97,179	116,615	132,811	161,965	207,315	2,103
>80	64,786	97,179	116,615	132,811	97,179	116,615	132,811	161,965	207,315	2,103

\*Rate excluding GST

## Premium rates exclusive of GST (Hospital Cash Global)

Amount in INR

Sum Insured		500								
Age	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	2A 2P	2A 2P 2C	Additional Child
0-17	120	180	216	246	180	216	246	300	384	30
18-35	130	194	233	266	194	233	266	324	415	32
36-45	172	258	310	353	258	310	353	430	551	43
46-50	210	315	378	431	315	378	431	526	673	53
51-55	273	410	492	560	410	492	560	683	874	53
56-60	399	598	718	818	598	718	818	997	1,276	53
61-65	626	940	1,128	1,284	940	1,128	1,284	1,566	2,005	53
66-70	978	1,467	1,761	2,005	1,467	1,761	2,005	2,445	3,130	53
71-75	1,620	2,429	2,915	3,320	2,429	2,915	3,320	4,049	5,183	53
76-80	1,620	2,429	2,915	3,320	2,429	2,915	3,320	4,049	5,183	53
>80	1,620	2,429	2,915	3,320	2,429	2,915	3,320	4,049	5,183	53

\*Rate excluding GST

Amount in INR

Sum Insured		1,000								
Age	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	2A 2P	2A 2P 2C	Additional Child
0-17	240	360	432	492	360	432	492	600	768	60
18-35	259	389	467	531	389	467	531	648	830	65
36-45	344	516	619	705	516	619	705	860	1,101	86
46-50	421	631	757	862	631	757	862	1,051	1,346	105
51-55	546	819	983	1,120	819	983	1,120	1,366	1,748	105
56-60	798	1,196	1,436	1,635	1,196	1,436	1,635	1,994	2,552	105
61-65	1,253	1,879	2,255	2,569	1,879	2,255	2,569	3,132	4,009	105
66-70	1,956	2,934	3,521	4,010	2,934	3,521	4,010	4,891	6,260	105
71-75	3,239	4,859	5,831	6,641	4,859	5,831	6,641	8,098	10,366	105
76-80	3,239	4,859	5,831	6,641	4,859	5,831	6,641	8,098	10,366	105
>80	3,239	4,859	5,831	6,641	4,859	5,831	6,641	8,098	10,366	105

\*Rate excluding GST



### my:health Critical Suraksha Plus

Amount in INR

Sum Insured		1,500								
Age	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	2A 2P	2A 2P 2C	Additional Child
0-17	360	540	648	738	540	648	738	900	1,152	90
18-35	389	583	700	797	583	700	797	972	1,244	97
36-45	516	774	929	1,058	774	929	1,058	1,290	1,652	129
46-50	631	946	1,135	1,293	946	1,135	1,293	1,577	2,019	158
51-55	819	1,229	1,475	1,680	1,229	1,475	1,680	2,048	2,622	158
56-60	1,196	1,795	2,154	2,453	1,795	2,154	2,453	2,991	3,829	158
61-65	1,879	2,819	3,383	3,853	2,819	3,383	3,853	4,699	6,014	158
66-70	2,934	4,402	5,282	6,015	4,402	5,282	6,015	7,336	9,390	158
71-75	4,859	7,288	8,746	9,961	7,288	8,746	9,961	12,147	15,549	158
76-80	4,859	7,288	8,746	9,961	7,288	8,746	9,961	12,147	15,549	158
>80	4,859	7,288	8,746	9,961	7,288	8,746	9,961	12,147	15,549	158

\*Rate excluding GST

Amount in INR

Sum Insured		2,000								
Age	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	2A 2P	2A 2P 2C	Additional Child
0-17	480	720	864	984	720	864	984	1,200	1,536	120
18-35	518	778	933	1,063	778	933	1,063	1,296	1,659	130
36-45	688	1,032	1,239	1,411	1,032	1,239	1,411	1,721	2,202	172
46-50	841	1,262	1,514	1,724	1,262	1,514	1,724	2,103	2,691	210
51-55	1,093	1,639	1,967	2,240	1,639	1,967	2,240	2,731	3,496	210
56-60	1,595	2,393	2,871	3,270	2,393	2,871	3,270	3,988	5,105	210
61-65	2,506	3,759	4,511	5,137	3,759	4,511	5,137	6,265	8,019	210
66-70	3,912	5,869	7,042	8,021	5,869	7,042	8,021	9,781	12,520	210
71-75	6,479	9,718	11,661	13,281	9,718	11,661	13,281	16,196	20,731	210
76-80	6,479	9,718	11,661	13,281	9,718	11,661	13,281	16,196	20,731	210
>80	6,479	9,718	11,661	13,281	9,718	11,661	13,281	16,196	20,731	210

\*Rate excluding GST

Amount in INR

Sum Insured		2,500								
Age	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	2A 2P	2A 2P 2C	Additional Child
0-17	600	900	1,080	1,230	900	1,080	1,230	1,500	1,920	150
18-35	648	972	1,167	1,329	972	1,167	1,329	1,620	2,074	162
36-45	860	1,290	1,549	1,764	1,290	1,549	1,764	2,151	2,753	215
46-50	1,051	1,577	1,892	2,155	1,577	1,892	2,155	2,628	3,364	263
51-55	1,366	2,048	2,458	2,800	2,048	2,458	2,800	3,414	4,370	263
56-60	1,994	2,991	3,589	4,088	2,991	3,589	4,088	4,985	6,381	263
61-65	3,132	4,699	5,638	6,421	4,699	5,638	6,421	7,831	10,024	263
66-70	4,891	7,336	8,803	10,026	7,336	8,803	10,026	12,226	15,650	263
71-75	8,098	12,147	14,577	16,601	12,147	14,577	16,601	20,246	25,914	263
76-80	8,098	12,147	14,577	16,601	12,147	14,577	16,601	20,246	25,914	263
>80	8,098	12,147	14,577	16,601	12,147	14,577	16,601	20,246	25,914	263

\*Rate excluding GST

### my:health Critical Suraksha Plus

Amount in INR

Sum Insured		3,000								
Age	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	2A 2P	2A 2P 2C	Additional Child
0-17	720	1,080	1,296	1,476	1,080	1,296	1,476	1,800	2,304	180
18-35	778	1,167	1,400	1,594	1,167	1,400	1,594	1,944	2,489	194
36-45	1,032	1,549	1,858	2,116	1,549	1,858	2,116	2,581	3,304	258
46-50	1,262	1,892	2,271	2,586	1,892	2,271	2,586	3,154	4,037	315
51-55	1,639	2,458	2,950	3,360	2,458	2,950	3,360	4,097	5,244	315
56-60	2,393	3,589	4,307	4,905	3,589	4,307	4,905	5,982	7,657	315
61-65	3,759	5,638	6,766	7,706	5,638	6,766	7,706	9,397	12,028	315
66-70	5,869	8,803	10,564	12,031	8,803	10,564	12,031	14,672	18,780	315
71-75	9,718	14,577	17,492	19,922	14,577	17,492	19,922	24,295	31,097	315
76-80	9,718	14,577	17,492	19,922	14,577	17,492	19,922	24,295	31,097	315
>80	9,718	14,577	17,492	19,922	14,577	17,492	19,922	24,295	31,097	315

\*Rate excluding GST

Amount in INR

Sum Insured		5,000								
Age	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	2A 2P	2A 2P 2C	Additional Child
0-17	1,200	1,800	2,160	2,460	1,800	2,160	2,460	2,999	3,839	300
18-35	1,296	1,944	2,333	2,657	1,944	2,333	2,657	3,241	4,148	324
36-45	1,721	2,581	3,097	3,527	2,581	3,097	3,527	4,302	5,506	430
46-50	2,103	3,154	3,785	4,311	3,154	3,785	4,311	5,257	6,729	526
51-55	2,731	4,097	4,916	5,599	4,097	4,916	5,599	6,828	8,740	526
56-60	3,988	5,982	7,179	8,176	5,982	7,179	8,176	9,970	12,762	526
61-65	6,265	9,397	11,277	12,843	9,397	11,277	12,843	15,662	20,047	526
66-70	9,781	14,672	17,606	20,051	14,672	17,606	20,051	24,453	31,300	526
71-75	16,196	24,295	29,154	33,203	24,295	29,154	33,203	40,491	51,829	526
76-80	16,196	24,295	29,154	33,203	24,295	29,154	33,203	40,491	51,829	526
>80	16,196	24,295	29,154	33,203	24,295	29,154	33,203	40,491	51,829	526

\*Rate excluding GST

Amount in INR

Sum Insured		7,500								
Age	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	2A 2P	2A 2P 2C	Additional Child
0-17	1,800	2,700	3,239	3,689	2,700	3,239	3,689	4,499	5,759	450
18-35	1,944	2,916	3,500	3,986	2,916	3,500	3,986	4,861	6,222	486
36-45	2,581	3,871	4,646	5,291	3,871	4,646	5,291	6,452	8,259	645
46-50	3,154	4,731	5,677	6,466	4,731	5,677	6,466	7,885	10,093	789
51-55	4,097	6,145	7,375	8,399	6,145	7,375	8,399	10,242	13,110	789
56-60	5,982	8,973	10,768	12,263	8,973	10,768	12,263	14,955	19,143	789
61-65	9,397	14,096	16,915	19,264	14,096	16,915	19,264	23,493	30,071	789
66-70	14,672	22,008	26,409	30,077	22,008	26,409	30,077	36,679	46,949	789
71-75	24,295	36,442	43,730	49,804	36,442	43,730	49,804	60,737	77,743	789
76-80	24,295	36,442	43,730	49,804	36,442	43,730	49,804	60,737	77,743	789
>80	24,295	36,442	43,730	49,804	36,442	43,730	49,804	60,737	77,743	789

\*Rate excluding GST

## my:health Critical Suraksha Plus

Amount in INR

Sum Insured		10,000								
Age	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	2A 2P	2A 2P 2C	Additional Child
0-17	2,400	3,599	4,319	4,919	3,599	4,319	4,919	5,999	7,679	600
18-35	2,592	3,889	4,666	5,314	3,889	4,666	5,314	6,481	8,296	648
36-45	3,441	5,162	6,194	7,054	5,162	6,194	7,054	8,603	11,012	860
46-50	4,205	6,308	7,570	8,621	6,308	7,570	8,621	10,513	13,457	1,051
51-55	5,463	8,194	9,833	11,198	8,194	9,833	11,198	13,657	17,480	1,051
56-60	7,976	11,964	14,357	16,351	11,964	14,357	16,351	19,940	25,524	1,051
61-65	12,530	18,794	22,553	25,686	18,794	22,553	25,686	31,324	40,095	1,051
66-70	19,562	29,343	35,212	40,103	29,343	35,212	40,103	48,906	62,599	1,051
71-75	32,393	48,589	58,307	66,406	48,589	58,307	66,406	80,982	103,657	1,051
76-80	32,393	48,589	58,307	66,406	48,589	58,307	66,406	80,982	103,657	1,051
>80	32,393	48,589	58,307	66,406	48,589	58,307	66,406	80,982	103,657	1,051

\*Rate excluding GST