

SUPER HEALTH INSURANCE

Coverage Illustration



MR. PURI

35 years old, Married, Businessman, Delhi
Buys Super Health Elite Family Floater Insurance Policy for himself and family (Spouse and Child). Base Cover ₹25 lakhs, Annual Premium of ₹24,653 (exclusive of Taxes).

Unfortunately, his wife falls sick & has to be hospitalized in the 3rd year of the policy. He avails of the insurance benefits as mentioned below:



HEALTH MULTIPLIER BENEFIT (HMB)

His wife is diagnosed with one of the listed critical illnesses in the 3rd year of the policy. Instantly Multiplier his base cover by 3x - that increases his Sum Insured by ₹50 lacs for expenses related to hospitalisation due to listed Serious illnesses.

Total Coverage after trigger of Health Multiplier - ₹75 Lacs



ENHANCED CUMULATIVE BONUS (ECB)

After a year, Mr. Puri renews his Insurance Policy continuously. Fortunately, in the first and second year, there is no claim under the policy. At the end of second year, he renews his policy again. He gets ₹25 lacs as Enhanced Cumulative Bonus.

Total coverage after accrualment of ECB - ₹1 Cr



REINSURE BENEFIT (RB)

Unlimited Reinstatement Of Sum Insured for any illness. This instantly increases his base cover with additional up to ₹25 lacs.

Total Coverage after trigger of Reinsure - ₹1.25 Cr

During the hospitalisation, Mr. Puri is eligible for:



Claim Shield

During hospitalisation, non-medical expenses that add up to 10-20% of total bill amount get covered by Claims Shield.



Pre and post hospitalisation cover

Mr. Puri and family are covered for 60 days pre and 90 days post hospitalisation, including tests, medicines and other medical expenses.



Home Health Care

The family can avail medical treatment at their home, subject to certain conditions being met.



Annual Health Check-up

Mr. Puri and his spouse can go for an annual health check up post completion of every policy year.



Hospitalisation in a network hospital under shared accommodation

Mr. Puri will get a daily cash benefit of ₹500 per day up to a maximum of ₹4000 as out of pocket expenses.



Aggregate Deductible

On availing this benefit Mr. Puri gets 20% discount on premium by opting to pay first ₹1 lac of claim in a policy year.



Pre-Existing Diseases

On completion of the Waiting Period, diseases/treatments shall be covered provided the Policy has been continuously renewed without any break. Thus, Mr. Puri's declared medical condition of Hypertension would get covered after 2 years of continuous renewal.



Base Sum Insured
₹25,00,000

+

Health Multiplier
₹50,00,000

+

Enhanced
Cumulative Bonus
₹25,00,000

+

Reinsure
₹25,00,000

+

Payable
₹1.25,00,000

Super Health

Rachel Sandford



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