

PART I - GENERAL COVER (to be provided compulsorily with Part II)

	COMPANY			INDIVIDUAL
	<b>ALT 1</b>	<b>ALT 2</b>	<b>ALT 3</b>	
1 - Surgical expenses (As a result of illness/accident but including Caesarean operation) <b>Limit for the Period:</b> Rs 75,000 but limited per event to	15,000	20,000	25,000	25,000
FOR ITEMS 2 TO 5 BELOW: LIMIT ANY ONE EVENT / ANY ONE PERIOD OF INSURANCE				
2 - Medical expenses (As a result of illness/accident but excluding those in connection with items 3 to 5 below)	15,000	20,000	25,000	25,000
3 - Confinement (excluding caesarean operation)	10,000	15,000	20,000	20,000
4- Eye/Dental Treatment	5,000	5,000	5,000	5,000
5 - Hearing Aids	6,000	6,000	6,000	6,000

**Territorial Limits: Worldwide excluding USA & Canada**

EXCESSES AND WAITING PERIODS:

**In respect of Item 1 - Surgical Expenses**

Waiting Period for NEW ENTRANTS

- (a) In respect of Caesarian operation/Hysterectomy/Curetage: Claims will be payable only after ONE YEAR as from the commencement date of your policy  
**(Benefits are payable only if you become pregnant after ONE YEAR as from the start date of your policy)**
- (b) In respect of all other surgical operations (**Except as a result of an accident**): **SIX MONTHS** as from the start date of your policy

EXCESS : NIL

**In respect of Item 2 - Medical Expenses, Item 4 - Eye/Dental and Item 5 - Hearing Aids:**

**Waiting Period for NEW ENTRANTS**

- (a) For All Claims (Except as a result of an accident): Claims will be payable only after THREE MONTHS (3) as from the start date of your policy

EXCESS:

1. In respect of Item 2: 20% of each and every claim - Minimum Rs 300
2. In respect of Item 4:
  - Applicable to Doctors' fees and medication only 20% of each and every claim - Minimum: Rs 300
  - For Other Claims: NIL
3. In respect of Item 5: NIL

### ***In respect of Item 3 - Confinement***

Waiting Period for NEW ENTRANTS

(a) In respect of Pregnancy and/or complications that can reasonably be related thereto: Claims will be payable only after ONE YEAR as from the commencement date of your policy

***(Benefits are payable only if you become pregnant after ONE YEAR as from the start date of your policy)***

**EXCESS : NIL**

### ***Policy Fee :***

Certificates : Rs 50.- per policy

Endorsements : Rs 25.- per Endorsement

### **PART 2 - CATASTROPHE COVER**

Territorial Limits : Worldwide excluding USA & Canada

Benefits: Medical and Surgical cover as a result of sickness/accident (including overseas travel, repatriation cost and accomodation expenses for out patients)

<b><i>ALT</i></b>	<b>LIMIT ANY ONE EVENT/ ANY ONE PERIOD OF INSURANCE</b>
1	Rs 300,000 in excess of Rs 25,000
2	Rs 500,000 in excess of Rs 25,000
3	Rs 800,000 in excess of Rs 25,000
4	Rs 1,000,000 in excess of Rs 25,000
5	Rs 2,000,000 in excess of Rs 25,000
6	Rs 3,000,000 in excess of Rs 25,000*

\* Applicable to existing clients only