

## Prospectus

### A. Key Benefits

#### 1. Benefit 1 - Critical Illness, Medical Events & Surgical Procedures

The Policy provides a lump sum payment of amount equal to the Sum Insured in an event of any Critical Illness diagnosed, Surgical Procedures undergone or medical events occurred during the Policy Period.

The list of covered Critical Illness, Surgical Procedures and medical events is :

- |   |                                  |
|---|----------------------------------|
| 1. Cancer   | 11. Aplastic Anemia              |
| 2. End Stage Renal Failure                        | 12. Major Organ Transplant       |
| 3. Multiple Sclerosis                             | 13. Heart Valve Replacement      |
| 4. Benign Brain Tumor                             | 14. Coronary Artery Bypass Graft |
| 5. Parkinson's Disease before the age of 50 years | 15. Stroke                       |
| 6. Alzheimer's Disease before the age of 50 years | 16. Paralysis                    |
| 7. End Stage Liver Disease                        | 17. Myocardial Infarction        |
| 8. Motor Neurone Disorder                         | 18. Major Burns                  |
| 9. End Stage Lung Disease                         | 19. Coma                         |
| 10. Bacterial Meningitis                          | 20. Total Blindness              |

#### 2. Benefit 2 - Personal Accident

We will pay a lump sum amount equal to the Sum Insured in an event of accidental death or Permanent Total Disablement, within 12 months of the occurrence of the Injury.

If We have admitted a claim for Permanent Total Disablement, then We shall not be liable to make any payment under the Policy on the death of the Insured Person, if the Insured Person subsequently dies.

Permanent Total Disablement means:

- the total and irrecoverable loss of sight of both eyes; or
- the actual loss by Physical Separation of both hands or both feet or one entire hand and one entire foot; or
- the total and irrecoverable loss of use of both hands or both feet or of one hand and one foot without Physical Separation

#### 3. Benefit 3 - Child Education

We will pay you as a lump sum 10% of Benefit 1 or Benefit 2 Sum Insured towards the education of your child (of age 24 years or less) if you suffer from any claim payable under Benefit 1 or Benefit 2.

#### 4. Benefit 4 - Second Opinion

We take your illnesses as seriously as you do. If you are suffering from any Critical Illness (as stated in the policy) and feel uncertain about your diagnosis or wish to get a second opinion of a doctor on your medical reports for any other reason, we arrange one for you, free of cost. This second opinion is available to each of the members covered every year for each Illness.

#### 5. Benefit 5 - Health Check-up

Our concern is your good health. To pre-empt your ever having to visit a Hospital, we provide a health check-up, once during the Policy Year for the Insured Person covered under the Policy at one of our Network Provider or any other Service Providers specifically empanelled with us to provide the services, in India

| Age / Sum Insured    | Up to 10 Lac | 10 Lac - 50 Lac | Above 50 Lac |
|----------------------|--------------|-----------------|--------------|
| Up to 45 years       | Set 1        | Set 2           | Set 3        |
| 46 years to 55 years | Set 2        | Set 3           | Set 4        |
| 56 years and above   | Set 3        | Set 4           | Set 5        |

| Set   | List of Medical Tests   |
|-------|---|
| Set 1 | Complete Blood Count, Urine Routine, Blood Group, ESR, Fasting Blood Glucose, S Cholesterol, SGPT, Creatinine   |
| Set 2 | Complete Blood Count, Urine Routine, Blood Group, ESR, Hb I Ac, ECG, S Cholesterol, SGPT, Creatinine  |
| Set 3 | Complete Blood Count, Urine Routine, Blood Group, ESR, Hb I Ac, ECG, Lipid Profile, Kidney Function Test, Complete Physical Examination by Physician  |
| Set 4 | Complete Blood Count, Urine Routine, Blood Group, ESR, Hb I Ac, Lipid Profile, Stress Test (TMT) or 2D echo, Kidney Function Test, Liver Function Test, Complete Physical Examination by Physician                          |
| Set 5 | Complete Blood Count, Urine Routine, Blood Group, ESR, Hb I Ac, Lipid Profile, Stress Test (TMT) or 2D echo, Kidney Function Test, Liver Function Test, Pulmonary Function Test, Complete Physical Examination by Physician |

**Note :**

- 1. A Claim can be made only once under Benefit 1 or Benefit 2.**
- 2. Claim under Benefit 1 or Benefit 2 are mutually exclusive. In case any Claim is made under Benefit 1 or Benefit 2, coverage under the Policy for that Insured Person shall immediately and automatically terminate. However, other Insured Persons (if any) under the Policy shall continue to be covered.**

## **B. Add-on Benefit**

### **1. Everyday Care**

We understand that healthcare needs are not only limited to Hospitalization. Regular doctor consultations are as important for ensuring sustained good health as for immediate cure of routine illnesses. We value this need and if the option is chosen by you we provide unlimited consultations to our wide network of consultants, specialists and surgeons at Rs. 100 per consultation. However, the consultations are restricted to a maximum of 4 visits for the same illness or disease.

To add to this, our Everyday Care wellness package provides you access to a free health helpline, health and wellness offers from our associates nationwide, online health risk assessments and health perquisites.

Our sincere endeavor is to offer a product in which you find value whether you are in a state of good health or not.

### **2. HIV Cover**

In case the you are detected with HIV infection for the first time during the Policy Period and such infection is not caused by either by Parent to child transmission, or Transmission through unprotected sex (Heterosexual, Homosexual or Bisexual), then We shall pay You a lump sum amount equal to the Sum Insured of this Add-on Benefit.

Any payment under this Add-on Benefit would be available only once during your lifetime and the cover under this Add-on Benefit would cease to continue once any claim is made under this Add-on Benefit.

However, the Policy cover shall continue for other benefits under the Policy.

## **C. Salient Features**

### **1. Policy Term**

The security of your health and resultant happiness should be your prerogative for life. In case you approach us as an individual, you can choose the policy term between one to three years.

In case you approach us as a group, the policy term shall only be of one year.

### **2. Tax Benefit**

Opting for health insurance is certainly a step in the right direction, and it comes with a two-fold benefit. Not only does it ensure that you and your family can access good medical care at all times, it also enables you to avail of a tax benefit on the premiums you pay towards your health insurance, under Section 80D of the Income Tax Act, 1961. (Tax benefits are subject to changes in the tax laws, please consult your tax advisor for more details)

### **3. Free Look Period**

We have your best interests at heart and at the same time recognize that you know your needs the best. Hence, after purchasing the Policy, if you find it unsuitable, you can cancel and return the Policy to Us. Our Policies come with a free-look period of 15 days.

### **4. Underwriting Loading**

A loading @ 25% may be levied on the premium payable based on your individual underwriting. Such loading shall be intimated to You for Your consent before the Policy is issued. Such loading shall be applied on all Renewals.

### **5. Premium**

The premium charged under the Policy depends upon the plan, Sum Insured chosen, Policy Period / tenure and Add-on Benefits taken and the health status of the individual. The premium rates for the plans offered are annexed hereto with the prospectus.

### **6. Cancellation/Termination**

You can cancel/terminate the Policy any time by giving a 15 days' notice in writing. We shall refund the premium for the unexpired period of this Policy as per the short period scales as mentioned below, provided no Claim has been made and full premium has been received under the Policy.

| Cancellation date upto (x months) from Policy Period Start Date | 1 Year | 2 Year | 3 Year |
|---|--------|--------|--------|
| Upto 1 month  | 75.0%  | 87.0%  | 91.0%  |
| Upto 3 months   | 50.0%  | 74.0%  | 82.0%  |
| Upto 6 months   | 25.0%  | 61.5%  | 73.5%  |
| Upto 12 months  | 0.0%   | 48.5%  | 64.5%  |
| Upto 15 months  | N.A.   | 24.5%  | 47.0%  |
| Upto 18 months  | N.A.   | 12.0%  | 38.5%  |
| Upto 24 months  | N.A.   | 0.0%   | 30.0%  |
| Upto 30 months  | N.A.   | N.A.   | 8.0%   |
| Beyond 30 months  | N.A.   | N.A.   | 0.0%   |

## D. Portability

If you wish to migrate your policy from any other non-life insurance company, you can apply for a health insurance Policy under portability, but in no case later than 30 days after the Renewal date of your policy and the Waiting Periods as under the Policy shall be reduced by the number of months of continuous coverage under such health insurance Policy with the previous insurer:

- (a) If you apply to Us for a health insurance Policy, and provided that
- (i) You have been covered without any break under any health insurance policy from any non-life insurance company registered with the IRDA; and
  - (ii) The Sum Insured opted for by You with Us is equal to or higher than the Sum Insured of the expiring health insurance policy, then

the Waiting Periods as defined in Clauses 4.1 (a) of the Policy Terms & Conditions shall be waived to the extent of the Sum Insured under the expiring health insurance policy.

The Waiting Periods under Clauses 4.1 (a) of the Policy Terms & Conditions shall be applicable afresh to the amount by which the Sum Insured under the Policy exceeds the total of sum insured under the terms of the expiring health insurance policy.

- (b) The Waiting Periods as defined in Clauses 4.1 (a) of the Policy Terms & Conditions shall be applicable individually for each Insured Person and claims shall be assessed accordingly.
- (c) In case You have opted to switch to any other insurer under Portability and the outcome of acceptance of the Portability is awaited from the new insurer on the date of Renewal:
- (i) We may at Your request, extend the Policy for a period not less than 1 month at an additional premium to be paid on a pro-rated basis.
  - (ii) In case any Claim is reported during the extended Policy Period, You shall first pay the premium so as to make the Policy Period of 12 full calendar months. Our liability for the payment of the claim shall commence only once such premium is received.

**Note: Portability provisions will apply even if You migrate to any other health insurance policy.**

## E. Grievance Redressal

We have developed proper procedures and effective mechanism to address Your complaints. We are committed to comply with the Regulations, standards which have been set forth in the Regulations, Circulars issued by the Authority (IRDAI) from time to time in this regard.

- (a) If You/Insured Person has a grievance that You/Insured Person wishes Us to redress, You/Insured Person may contact Us with the details of the grievance through:

Website: [www.religarehealthinsurance.com](http://www.religarehealthinsurance.com)

Email: [customerfirst@religarehealthinsurance.com](mailto:customerfirst@religarehealthinsurance.com)

Contact No.: 1800-200-4488

Fax: 1800-200-6677

Courier: Any of Our Branch Office or corporate office

You/Insured Person may also approach the grievance cell at any of Our branches with the details of your grievance during Our working hours from Monday to Friday.

- (b) If You/Insured Person is not satisfied with Our redressal of Your/Insured Person's grievance through one of the above methods, You/Insured Person may contact Our Head of Customer Service at:

Head - Customer Services,

Vipul Tech Square, Tower C,

3rd Floor, Golf Course Road, Sec-43,

Gurgaon - 122009 (Haryana)

## F. Claims Management

We believe in the old adage, "The proof of the pudding is in the eating." So we back up our promise with an enduringly simple claims procedure, which involves just you and us. Direct dealing with us for claims settlement.

With you directly interacting with us, we can be doubly sure that you are satisfied. And when you are satisfied, we feel satisfied too.

### I. Claims Procedure

It is mandatory for the customer to intimate claims upon occurrence of the specified event as covered :

- o Diagnosis of a Critical Illness; or
- o Undergoing of any Covered Surgical Procedure; or
- o Suffering from any of the Covered Medical Events,
- o The Insured Person's death within 12 months of the occurrence of the Injury; or
- o The Insured Person's Permanent Total Disablement within 12 months of the occurrence of the Injury such that the Insured Person is unable to resume his normal occupation or engage in similar gainful employment due to the Permanent Total Disability suffered.

The following information has to be provided during intimation of claims :

- o Policy Number;
- o Name of the Policyholder;
- o Name of the Insured Person in respect of whom the Claim is made;
- o Nature of the event;
- o Name and address of the attending Medical Practitioner and Hospital, if applicable;
- o Date of admission to Hospital, if applicable;
- o Any other information, documentation or details requested by the Company.

You or someone claiming on your behalf, should then send us the following documents in original within 30 days after occurrence of the event.

### 2. General claim documents

- a. Duly completed and signed claim form, in original.
- b. Original discharge/death summary from the Hospital;
- c. Certificate from the attending Medical Practitioner of the Insured Person confirming, at least the following:
  - i. Name of the Insured Person;
  - ii. Name, date of occurrence and medical details.
- d. Any other information, documentation or details requested by the Company.

### 3. Additional claim documents for Benefit 1/Add-on Benefit 2

- a. Certificate from the attending Medical Practitioner of the Insured Person confirming that the Claim does not relate to any Pre-Existing Illness or any Illness or Injury which was diagnosed or existed within the first ninety (90) days of the Policy Period Start Date.
- b. Original investigation test reports, indoor case papers and medical documents as specified under the respective Critical Illness, Covered Surgical Procedure or Covered Medical Event.
- c. Only in the event that the original bills, receipts, prescriptions, reports or other documents have already been given to any other insurance company or to a reimbursement provider the Company will accept properly verified photocopies of such documents attested by such other insurance company/reimbursement provider.

### 4. Additional claim documents for Benefit 2

| Purpose of Document | Indicative List of Documents  |
|---------------------|---|
| Identity Proof      | Voter ID, Passport, PAN Card, Driving License, ration card, Aadhar, or any other proof accepted by the KYC norms as approved by the company and which is admissible in court of law.  |
| Address Proof       | Voter ID, Passport, Driving License   |
| Incident Proof      | FIR, Panchnama, Final Police Report, State Electricity Board Report, Factory Inspection Report, Forensic Report, Valid Passenger Ticket/Boarding Pass of the Common Carrier, or any other proof to the satisfaction of the company. |
| Cause of Loss       | Viscera Report, Post Mortem Report if conducted, MLC report, Medical Report/Certificate   |
| Disability          | Disability Certificate from Government Medical Board, Fitness Certificate, Medical Prescription   |
| Death               | Death Certificate   |
| Claimant Identity   | Succession Certificate, Identity Proof of Nominee, legal heirs or any other proof to the satisfaction of the company for the purpose of a valid discharge.  |
| Medical Expenses    | Hospital Discharge Summary, Bills, Receipts, Medical Practitioner Certificate, Medical/Clinical/Pathological/Diagnostics Records  |

**Note:**

1. The Company reserves the right to seek additional documents depending upon the cause of Claim or the Benefit /Add-on Benefit under which the Claim is made.
2. Any one of the above documents under each category needs to be provided.

## 5. Duties of the Claimant

- a. All reasonable steps and measures must be taken to avoid or minimize the quantum of any Claim that may be made under this Policy.
- b. The Insured Person shall follow the directions, advice or guidance provided by a Medical Practitioner and the Company shall not be obliged to make the payment that is brought about or contributed to by the Insured Person failing to follow such directions, advice or guidance.
- c. Intimation of the claim, notification of the claim and submission or provision of all information and documentation shall be made promptly and in any event in accordance within time frame specified in Clause 5 of the Policy Terms and Conditions.
- d. The Insured Person will, at the request of the Company, submit himself for a medical examination by the Company's nominated Medical Practitioner as often as the Company considers reasonable and necessary. The cost of such examination will be borne by the Company.
- e. The Company's Medical Practitioner and representatives shall be given access and co-operation to inspect the Insured Person's medical and Hospitalization records and to investigate the facts and examine the Insured Person.
- f. The Company shall be provided with complete documentation and information which the Company has requested to establish its liability for the claim, its circumstances and its quantum.

## G. Exclusions

### Waiting Period

- a. 90-Day waiting period
  - i. The Company shall not be liable to make any payment under Benefit 1 in respect of any Critical Illness, Medical Event or Surgical Procedure whose signs or symptoms, first occur within 90 days of the Policy Period Start Date.
  - ii. This exclusion shall not apply for subsequent Policy Years provided that there is no break in insurance cover for that Insured Person and that the Policy has been renewed with the Company for that Insured Person on time and for the same or lower Sum Insured.

### Applicable to Benefit 1

- a. Any claim with respect to any Critical Illness diagnosed or which manifested prior to Policy Period Start Date.
- b. Any congenital illness or condition or inherited disorder;
- c. Any medical procedure or treatment, which is not medically necessary or not performed by a Medical Practitioner.
- d. Any physical, medical or mental condition or treatment or service that is specifically excluded under the Special Conditions in the Policy Certificate.
- e. Any treatment relating to birth defects.
- f. Birth control procedures and hormone replacement therapy.
- g. Any treatment through self-medication or any treatment that is not scientifically recognized.

### Applicable to Benefit 2

- a. Payment of compensation in respect of death, Injury or disablement of Insured Person directly or indirectly caused by venereal disease or insanity except where such condition arises directly as a consequence of an Accident during the Policy Period.

### General Exclusions

- a. 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, Acquired Immuno Deficiency Syndrome (AIDS) whether or not arising out of HIV, Human T-Cell Lymphotropic Virus Type III (HTLV-III or IITLB-III) or Lymphadenopathy Associated Virus (LAV) or the mutants derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind.
- b. Any Pre-existing Disease or any complication arising therefrom.
- c. Any mental illness, stress, psychiatric or psychological disorders.
- d. Acts of self-destruction or self-inflicted Injury, attempted suicide or suicide while sane or insane or any Illness or Injury attributable to consumption, use, misuse or abuse of tobacco, intoxicating drugs and alcohol or hallucinogens.
- e. Participation in any flying activity except as a bonafide fare-paying passenger in an aircraft that is authorized by the relevant regulations to carry such passengers between established aerodromes.
- f. War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.
- g. Participation in actual or attempted felony, riots, civil commotion, criminal misdemeanor;
- h. Any Illness or Injury directly or indirectly resulting or arising from or occurring during commission of any breach of any law by the Insured Person with any criminal intent.
- i. Engaging in sporting activities in so far as they involve the training for or participation in competitions of professional sports.
- j. Working in underground mines, tunneling or explosives, or involving electrical installation with high tension supply, or as jockeys or circus personnel, or engaged in Hazardous Activities.

- k. Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion.
- l. Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/fusion material emitting a level of radioactivity capable of causing any illness, incapacitating disablement or death dispersal, release or escape of fissile/fusion material emitting a level of radioactivity capable of causing any illness, incapacitating disablement or death.
- ll. Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any illness, incapacitating disablement or death.
- lll. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death.
- l. Any treatment arising from or traceable to pregnancy (including voluntary termination), miscarriage (unless due to an Accident), childbirth, maternity (including caesarian section), abortion or complications of any of these. This exclusion will not apply to ectopic pregnancy.

**Note :** For further details on the exclusions applicable, please refer to the Policy Terms & Conditions or seek the advice of your financial advisor.

## H. Medical Check-up

We would like to understand your current and future health needs in order to provide flawless service and ensure your sustained good health. The cost of these tests will be borne by Us if Your proposal is accepted. The test is to be taken as per the corresponding grid:

| Plan                 | Assure 2       |                | Assure 3 & Assure 4 |               |
|----------------------|----------------|----------------|---------------------|---------------|
|                      | Up to 3 Crores | Above 3 Crores | Upto 10 lacs        | Above 10 lacs |
| Upto 45 years        | Health form    | Set 1          | Health form         | Set 1         |
| 46 years to 55 years | Health form    | Set 2          | Set 1               | Set 2         |
| 56 years and above   | Set 1          | Set 3          | Set 2               | Set 3         |

However, We will deduct the cost of tests and the applicable service tax thereon, from the proposal amount paid by You, if We reject Your proposal as under:

| S.No. | Description | Cost    |
|-------|-------------|---------|
| 1     | Set 1       | ₹ 1,000 |
| 2     | Set 2       | ₹ 2,000 |
| 3     | Set 3       | ₹ 4,500 |

Also, wherever any pre-existing disease or any other adverse medical history is declared for any member, we may ask such member to undergo specific tests, as We may deem fit to evaluate such member, irrespective of the member's age.

The result of these tests shall be valid for a period of 3 months from the date of tests. The Pre-policy health check-up grid is as under:

| Set                        | Set 1         | Set 2         | Set 3         |
|----------------------------|---------------|---------------|---------------|
| General Multi Screen Tests | CBC           | CBC           | CBC           |
|                            | ESR           | ESR           | ESR           |
|                            | URA           | URA           | URA           |
|                            | GPE           | GPE           | GPE           |
|                            |               | CXR           | CXR           |
| Diabetes Screen            | FBS           | Hb1AC         | Hb1AC         |
| Cardiac Screen             | S CHOLESTEROL | S CHOLESTEROL | LIPID PROFILE |
|                            | ECG           | ECG           | TMT           |
| Liver screen               | SGPT          | LFT           | LFT           |
| Kidney screen              | S CREATININE  | KFT           | KFT           |
|                            |               |               | T.M.          |

The explanation of these tests is:

| Test | Full Form                      | Test          | Full Form           |
|------|--------------------------------|---------------|---------------------|
| CBC  | Complete Blood Count           | S CHOLESTEROL | Serum Cholesterol   |
| ESR  | Erythrocyte Sedimentation Rate | ECG           | Electro Cardio Gram |

|       |                               |              |                                     |
|-------|-------------------------------|--------------|-------------------------------------|
| URA   | Urine Routine Analysis        | SGPT         | Serum Glutamic Pyruvic Transaminase |
| GPE   | General Physician Examination | S CREATININE | Serum Creatinine                    |
| FBS   | Fasting Blood Sugar           | CXR          | Chest X-Ray                         |
| LFT   | Liver Function Test           | KFT          | Kidney Function Test                |
| HbA1C | Glycosated Hemoglobin         | TM           | Tumour Makers                       |

Note : The above mentioned grid is illustrative only and may be modified later after due approval by Chief Underwriting Officer.

#### Process for arranging pre-policy issuance medical tests :

Where the medical tests are triggered, the customer will be called up to fix a mutually convenient time for the medical examination to be conducted. In certain cases, some of the medical examination could also be done at the residence. The customer would be required to undergo the medical tests as per the appointment fixed. The results of the tests would be evaluated by the company to process the proposal.

Post review of the proposal, the underwriter may modify the declaration of the Pre-existing Condition or ask the Prospect to undergo further tests as required.

Post the review of the reports of such tests, the underwriter may :

- o Accept the proposal as is
- o Accept the proposal with loading (@ 25%)
- o Reject the proposal
- o Ask the proposer to modify the proposal to reduce the sum insured or to drop the prospect.

## I. Policy Terms

|                         |  |
|-------------------------|--|
| Minimum entry age       | 18 years   |
| Maximum entry age       | 65 years   |
| Maximum renewal age     | Lifelong   |
| Age of proposer         | 18 Years or above  |
| Waiting Period          | 90 days  |
| Underwriting Loading    | A loading of 25% may be levied on the premium payable as per our internal underwriting guidelines. Such loading will be applied on all renewals.   |
| Premium                 | The premium charged under the policy depends upon the Sum Insured chosen, policy period / tenure and Add-on Benefit taken and the health status of the individual.   |
| Renewal terms           | <ol style="list-style-type: none"> <li>1. This Policy will automatically terminate at the end of the Policy period. All renewal applications should reach us before the end of the Policy period. The same may be renewed by mutual consent and in such event the renewal premium will be paid to us on or before the date of expiry of the Policy or of the subsequent renewal thereof.</li> <li>2. The Policy can be renewed under the then prevailing Health Insurance Product or its nearest substitute approved by IRDA.</li> <li>3. Renewal Premium - Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.</li> <li>4. Grace Period - 30 days from the expiry of the Policy. We will not be liable for any claim which occurs during the Grace Period.</li> </ol> |
| Increase of Sum Insured | You can enhance your Sum Insured under the Policy only upon renewal, subject to a review by us.  |

## J. Endorsements

Any endorsement would be effective from the date of the request as received from the policyholder, or the date of receipt of premium, whichever is later.

#### Non-premium bearing Endorsement :

As a policy, all endorsements which do not have a direct bearing on the premium shall be executable during the policy period.

Examples of this type of endorsements are :

- a. Rectification in Name of the Proposer
- b. Rectification in Name of the Prospect

- c. Rectification in Gender of the Prospect
- d. Rectification in Relationship of the Prospect with the Proposer
- e. Rectification of Date of Birth of the Prospect (if this does not impact the premium)
- f. Change in the correspondence address of the Proposer
- g. Change/Updation in the contact details viz., Phone No., E-mail Id, etc.
- h. Updation of alternate contact address of the Proposer

#### Premium Bearing Endorsement :

For alterations which have a bearing on the premium, only following would be executable during the currency of the Policy Period :

1. Inclusion/Exclusion of a Pre-existing Condition for a Member
2. Other alterations in the Policy which have a direct impact on the premium shall be permissible only at the time of renewal of the policy. The lists of such alterations are as under:
  - a. Increase/Decrease in Sum Insured
  - b. Increase/Decrease of tenure
  - c. Change in Date of Birth of the Prospect

### K. Schedule of Discounts

| S.No. | Description   | Rates          |          |
|-------|---|----------------|----------|
| 1     | Group Discount  | 10% of Premium |          |
| 2     | Discount for Employees and their dependents of :                                  | 15% of Premium |          |
|       | A. Religare Enterprises Limited & its subsidiaries / affiliates                   |                |          |
|       | B. Corporation Bank & its subsidiaries / affiliates                               |                |          |
|       | C. Union Bank of India & its subsidiaries / affiliates                            |                |          |
|       | D. Any other Stakeholder or Partners  |                |          |
| 3     | Direct Sourcing Discount  | 15% of Premium |          |
| 4     | Discount for multi-year policies (on single premium) For Assure 3 & Assure 4 only | Tenure         | Discount |
|       | 2 year rate = Annual Rate × 2 × (1 - Discount applicable)                         | 2 year         | 7.50%    |
|       | 3 year rate = Annual Rate × 3 × (1 - Discount applicable)                         | 3 year         | 10.0%    |

- Note:
1. Nothing contained above shall be construed as rebate even in the remotest usage of the interpretation and application..
  2. Discount items 1, 2 and 3 have been provided in lieu of saving in commission.
  3. Maximum discount on a cumulative basis shall not exceed 15% of the premium.

### L. Schedule of Benefits

| Plan   | Assure 2  | Assure 3   | Assure 4   |
|--|---|--|--|
| Sum Insured*   | 1 lac to 25 Cr (In line with the financial liability) | 1 Lac to 10 Lac (in multiples of 1 Lac)<br>15 Lac to 50 Lac (in multiples of 5 Lac)<br>75 Lac, 1 Crore, 1.25 Crore, 1.75 Crore, 2.25 Crore, 2.75 Crore and 3 Crore | 1 Lac to 10 Lac (in multiples of 1 Lac)<br>15 Lac to 50 Lac (in multiples of 5 Lac)<br>75 Lac, 1 Crore, 1.25 Crore, 1.75 Crore, 2.25 Crore, 2.75 Crore and 3 Crore |
| No. of Critical Illness covered                          | 15  | 15   | 20   |
| Critical Illness, Medical Events and Surgical Procedures | Sum Insured   | Sum Insured  | Sum Insured  |
| Personal Accident  | Sum Insured   | Sum Insured  | Sum Insured  |
| Child Education  | No  | 10% of Sum Insured   | 10% of Sum Insured   |
| Second Opinion   | Yes   | Yes  | Yes  |
| Health Check-up  | Yes   | Yes  | Yes  |

\* We will offer Sum Insured above the amount as specified herein above, on specific request basis and would be subject to our review.



## M. Add-on Benefit

| Plan          | Assure 2         | Assure 3         | Assure 4         |
|---------------|------------------|------------------|------------------|
| Everyday Care | Yes              | Yes              | Yes              |
| HIV Cover*    | Up to Rs. 25 Lac | Up to Rs. 10 Lac | Up to Rs. 10 Lac |

\*We will offer Sum Insured above the amount as specified herein above, on specific request basis and would be subject to our review. The Sum Insured for this Add-on Benefit shall be additional to, separate and distinguished from the Plan Sum Insured.

## N. List of Critical Illness

| S.No. | Particulars                  | Plan Name |          |          |
|-------|------------------------------|-----------|----------|----------|
|       |                              | Assure 2  | Assure 3 | Assure 4 |
| 1     | Cancer                       | Yes       | Yes      | Yes      |
| 2     | End Stage Renal Failure      | Yes       | Yes      | Yes      |
| 3     | Multiple Sclerosis           | Yes       | Yes      | Yes      |
| 4     | Benign Brain Tumour          | Yes       | Yes      | Yes      |
| 5     | Total Blindness              | Yes       | Yes      | Yes      |
| 6     | Motor Neurone Disorder       | Yes       | Yes      | Yes      |
| 7     | End Stage Lung Disease       | Yes       | Yes      | Yes      |
| 8     | Major Organ Transplant       | Yes       | Yes      | Yes      |
| 9     | Heart Valve Replacement      | Yes       | Yes      | Yes      |
| 10    | Coronary Artery Bypass Graft | Yes       | Yes      | Yes      |
| 11    | Stroke                       | Yes       | Yes      | Yes      |
| 12    | Paralysis                    | Yes       | Yes      | Yes      |
| 13    | Myocardial Infarction        | Yes       | Yes      | Yes      |
| 14    | Major Burns                  | Yes       | Yes      | Yes      |
| 15    | Coma                         | Yes       | Yes      | Yes      |
| 16    | Parkinson's Disease          | No        | No       | Yes      |
| 17    | Alzheimer's Disease          | No        | No       | Yes      |
| 18    | End Stage Liver Disease      | No        | No       | Yes      |
| 19    | Bacterial Meningitis         | No        | No       | Yes      |
| 20    | Aplastic Anaemia             | No        | No       | Yes      |

## O. Benefits Payment Basis

| S.No. | Description      | Description  | Basis     |
|-------|------------------|--|-----------|
| 1     | Benefit 1        | Critical Illness, Medical Events & Surgical Procedures | Benefit   |
| 2     | Benefit 2        | Personal Accident                                      | Benefit   |
| 3     | Benefit 3        | Child Education  | Benefit   |
| 4     | Benefit 4        | Second Opinion   | Benefit   |
| 5     | Benefit 5        | Health Check-up  | Benefit   |
| 6     | Add-on Benefit 1 | Everyday Care  | Indemnity |
| 7     | Add-on Benefit 2 | HIV Cover  | Benefit   |

## About Us

### Religare Health Insurance Company Limited

Religare Health Insurance Company Limited is a specialist health insurer engaged in the distribution & servicing of health insurance products. Religare Health Insurance is promoted by Religare Enterprises Limited, a leading diversified financial services group based out of India; its other shareholders are Union Bank of India & Corporation Bank.

Religare is promoted by the founders of Fortis Healthcare, which owns or manages 54 healthcare facilities in India, Dubai & Mauritius; SRL Diagnostics, India's largest diagnostics company with 306 networking laboratories, 6900 collection points and presence in Dubai, Sri Lanka & Nepal and the Fortis Healthworld chain of pharmacy and wellness stores.

Our expertise in the spectrum of financial services, healthcare delivery and preventive health solutions, coupled with a robust distribution model, offers us a unique edge to deliver and excel in a business environment that is driven by serviceability & scale.

### Religare Enterprises Limited

Religare Enterprises Limited (REL), a leading emerging markets financial services group anchored in India, offers a wide array of services including broking, insurance, asset management, lending solutions, investment banking and wealth management. With a network that spans across over 1650 locations, and more than a million clients, REL enjoys a dominant presence in the Indian financial services space.

We have also built an Asia and emerging markets-focused Institutional Equities & Investment Banking business and a multi-boutique global asset management platform to tap the broader opportunities offered by the most promising emerging markets around the world.

### Union Bank of India

Union Bank of India, a key player in India's public sector banking domain, operates out of over 3500 branches across the country and has a clientele base of more than 24 million. Over the past 90 years, the bank has played a proactive role in infusing cross-sector economic growth in India and has sustained a robust income mechanism from a well-diversified portfolio of assets.

### Corporation Bank

Corporation Bank, a leading public sector bank, delivers its core objectives of sustainably maintaining the highest standards of service to its customers with innovative product & process solutions, through its formidable network of 1707 branches. The Bank has committedly worked towards empowering the rural and urban population alike, and has resultantly been a significant contributor to the economic growth impetus of the nation.

### Religare Health Insurance Company Limited

Registered Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019

Correspondence Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sec-43, Gurgaon - 122009 (Haryana)

Website: [www.religarehealthinsurance.com](http://www.religarehealthinsurance.com) E-mail: [customerfirst@religarehealthinsurance.com](mailto:customerfirst@religarehealthinsurance.com) Call: 1800-200-4488 / 1860-500-4488

Disclaimer: This is only a summary of product *assurē*. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Please seek the advice of your insurance advisor if you require any further information or clarification.

Statutory Warning: Prohibition of Rebates (under Section 41 of Insurance Act, 1938): No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Insurance is a subject matter of solicitation. UAN:16121964 UIN:IRDA/NL-HLT/RHI/P-H(C)/V.I/14/13-14 CIN:U66000DL2007PLC161503 IRDA Registration Number - 148 *assurē* and *Ab Health Hamesha* are trademarks of Religare Health Insurance Company Limited.

#### Note:

1. The foregoing is only an indication of the cover offered. For details, please refer to the Policy Terms & Conditions, available on request.
2. Proposal form and the prospectus shall form the basis of the insurance contract. It is mandatory for you to provide us a duly filled in and signed proposal form and retain a copy as an evidence of the basis of the insurance contract.
3. Any risk under this policy shall commence only once we receive the premium (including all taxes and levies thereto).
4. In case you have not understood any of the details, coverage, etc. in this document, you can seek for a clarification or a copy of this document in a language understood by you.
5. Our product states all those matters which have been specified in Section 7 of the Consumer Protection Regulations, 2005 and in addition we shall respond positively to the provisions of Section 9, 10 and 11 of the said Regulations.
6. All our sales literature, prospectus, solicitation by agents/insurance intermediaries, and networking arrangement are in compliance with Insurance Advertisement and Disclosure Regulations and shall continue to comply the guidelines/circulars issued by the IRDA from time to time on this subject.