

Terms of Renewal

1. We offer renewal unless the Insured Person or any one acting on behalf of an Insured Person has acted in a dishonest or fraudulent manner or any misrepresentation under/or in relation to this policy or the Policy poses a moral hazard.
2. Maximum Age – Maximum cover ceasing age in this policy would be 75 years.
3. Cumulative Bonus – No cumulative bonus is offered under this policy.
4. Waiting Period - The Waiting Periods mentioned in the policy wording will get reduced by 1 year on every continuous renewal of your Insure Health policy.
5. Renewal Premium- Renewal premium is subject to change with prior approval from IRDA.
6. Sum Insured Enhancement – Sum Insured can be enhanced only at the time of renewal subject to no claim have been lodged/ paid under the policy. If the Insured increases the Sum Insured, no Pre Policy Check-up will be required but the case will be subject to medical underwriting. In case of increase in the Sum Insured, waiting period will apply afresh in relation to the amount by which the Sum Insured has been enhanced. However the quantum of increase shall be at the discretion of the company.

Disclaimer

Our total liability under Insure Health Policy will not exceed Rs. 200,000 per Insured Person irrespective of number of Insure Health Policies under which the Insured is covered. This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. 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 prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to five hundred rupees.

Apollo Munich Health Insurance Company Limited

Corp. Off. 10th Floor, Tower-B, Building No. 10, DLF Cyber City,
Phase -II, Gurgaon, Haryana-122 002.

Reg. Off. Apollo Hospital Complex, Jubilee Hills,
Hyderabad - 500 033.

E-mail: customerservice@apollomunichinsurance.com

Website: www.apollomunichinsurance.com

SMS 'health' to 56567 333

TOLL FREE: 1800-102-0333

Insurance is the subject matter of the solicitation

AMHI/IH/0310

Insure Health

the simplest way to buy health insurance

Let's Uncomplicate.



Apollo Munich Health Insurance Company Limited

Let's Uncomplicate.

The Apollo Hospitals Group, Asia's largest healthcare provider and Munich Health, world leaders in health insurance, come together to make quality healthcare easy and accessible. Simple language, clear policies, transparent procedures and innovative products, making health insurance the way it ought to be. We know healthcare. We know insurance.

What is Insure Health?

Insure Health, the simplest way to buy health insurance, is an in-patient easy to use health insurance product designed specially for people who don't want to get into lengthy policy-issuance procedures, like medical examination, while buying health insurance product. You can visit any Apollo Munich Health counters and opt for Insure Health by filling a simple proposal form*. Insure Health comes with a wide range of Sum Insured levels that may suffice you and your family's need for a health insurance cover. So, go ahead get your policy issued on the spot and guard yourself and your family against the spiraling medical expenses incurred during illness or accident. Apart from providing cashless facility, Insure Health comes with other benefits like - reimbursement for the medical expenses incurred during in-patient hospitalization, Pre-hospitalisation and Post-hospitalisation, Day-care procedures, Organ donor expenses and Ayush Benefit.

*Policy would be issued at the point of sale for accept cases and any adverse declaration will result in rejection.

Who all can opt for Insure Health?

- The policy can be issued to an individual and/or family for the period of 1 year.
- The family includes spouse, dependent children and dependent parents.
- The policy covers individuals from the age of 5 years onwards. A child dependent can be covered from the 91st day, if both parents are covered under this policy. The maximum entry age is 50 years.

Premium

The premium varies depending upon the age of the persons proposed to be covered, and the Sum Insured.

| Premium Table (in Rs.) (Excluding Service Tax) | | | | | |
|------------------------------------------------|-------------|-------------|-------------|--------------|--------------|
| Age Group | SI - 25,000 | SI - 50,000 | SI - 75,000 | SI - 100,000 | SI - 200,000 |
| 91 days-35 | 530 | 743 | 902 | 1,061 | 1,593 |
| 36-45 | 849 | 1,168 | 1,433 | 1,646 | 2,124 |
| 46-50 | 1,380 | 1,911 | 2,336 | 2,708 | 3,983 |
| 51-55* | 1,540 | 2,336 | 2,655 | 2,974 | 4,568 |
| 56-60* | 1,805 | 2,496 | 3,080 | 3,505 | 5,046 |
| 61-65* | 2,974 | 4,143 | 5,152 | 5,843 | 8,552 |
| 66-70* | 3,930 | 5,524 | 6,852 | 7,755 | 10,996 |
| 71-75* | 4,515 | 6,268 | 7,808 | 8,871 | 12,218 |

*Premium rates only for Renewal. ** SI- Sum Insured. Service Tax to be charged as applicable. The rates are valid till further notification.

| Benefits | Covers |
|----------------------|---------------------------------------------------------------------------------------------------------------------------------|
| In-patient treatment | This includes all hospitalisation expenses |
| Pre-hospitalisation | Expenses incurred prior to hospitalisation. The lump sum payment of 1% of admissible claim amount |
| Post-hospitalisation | This includes expenses incurred after hospitalisation. The lump sum payment of 1% of admissible claim amount |
| Day-care procedures | The Medical Expenses for 140 Day-care procedures which do not require 24 hours hospitalisation due to technological advancement |
| Organ Donor | The Medical Expenses incurred for an organ donor's treatment for the harvesting of the organ donated |
| Ayush | The Medical Expenses for in-patient Ayurveda, Unani, Sidha and Homeopathy treatment up to 10% of the Sum Insured |

Pre-existing* diseases are covered from 5th year onwards

*Any condition, ailment or injury or related condition(s) for which the Insured Person had sign or symptoms, and/or were diagnosed, and/or received medical advice/treatment, within the 48 months period prior to the commencement of his first Insure Health Policy with Us.

Points to remember

a) Room rents have sub-limits based on the table below

| Sum Insured (Rs.) per Insured Person per Policy | 25,000 | 50,000 | 75,000 | 100,000 | 200,000 |
|-------------------------------------------------|--------|--------|--------|---------|---------|
| Room rent per day (Rs.) | 500 | 500 | 750 | 1,000 | 2,000 |
| ICU rent per day (Rs.) | 1,000 | 1,000 | 1,500 | 2,000 | 2,000 |

- The policy offers coverage on individual Sum Insured basis only.
- The cover ceasing age in this policy would be 75 years.
- Co-Payment of 15% will be applicable for each and every claim under this policy.

Discounts

- A family discount of 10%, can be availed if 2 or more members of a family are covered under the same policy on individual Sum Insured basis.
- Loyalty Discount of 5% on the renewal premium of the Insure Health Policy can be availed when it is renewed, as a cross selling credit to buy any other Apollo Munich Health product within 365 days from the renewal date.

Exclusions

- Any treatment within the first 30 days of cover except for accidental injuries
 - Pre-existing conditions will not be covered until 48 months of continuous coverage have elapsed, since inception of the first Insure Health Policy with Us
 - Abuse of intoxicant or hallucinogenic substances like drug and alcohol
 - Expenses arising from HIV or AIDS and related diseases
 - Hospitalisation due to war or an act of war or due to a nuclear, chemical or biological weapon and radiation of any kind
 - Experimental, investigative and unproven treatment devices and pharmacological regimens
- *For the detailed list of the exclusions refer to the policy wordings.