

**SUITABILITY**

- This policy covers persons in the age group 5 years onwards. The maximum entry age is 65 years. Children are covered from the age of 91 days onwards if either parent is covered under any Optima Cash policy.
- Maximum cover ceasing age is 66 years for annual policy and 67 years for two year policy.
- The policy will be issued for 1 or 2 year(s) period
- This policy can be issued to an individual and/or family
- The policy offers coverage on individual sum insured basis only.
- The family includes self, spouse and dependent children.

**SALIENT FEATURES & BENEFITS**

- Sickness Hospital Cash** - If an Insured Person suffers an Illness during the Policy Period that requires that Insured Person's Hospitalisation as an inpatient, then
  - We will pay Daily Cash amount for each continuous and completed period of 24 hours that the Insured Person is Hospitalised, and
  - We will pay twice the Sickness Daily Cash amount for each continuous and completed period of 24 hours that the Insured Person is admitted in an Intensive Care Unit, subject to maximum of 15 days per Policy Year. Whenever Intensive Care Unit benefit is admissible under the Policy, We will not pay for Daily Cash benefit in i. above for the period when the Insured Person is in Intensive Care Unit.
- Accident Hospital Cash** - If an Insured Person suffers an Accident during the Policy Period that requires that Insured Person's Hospitalisation as an inpatient, then
  - We will pay Daily Cash amount for each continuous and completed period of 24 hours that the Insured Person is Hospitalised, and
  - We will pay twice the Accident Daily Cash amount for each continuous and completed period of 24 hours that the Insured Person is admitted in an Intensive Care Unit, subject to maximum of 15 days per Policy Year. Whenever Intensive Care Unit benefit is admissible under the Policy, We will not pay for Daily Cash benefit in i. above for the period when the Insured Person is in Intensive Care Unit.
- Day-Care Procedure Cash**- 50% of the Sickness Daily Cash amount if insured person undergoes identified 10 Day care procedures which does not require 24 hours Hospitalisation due to technological advancement. This benefit is payable maximum for 6 Procedures per Policy Year.
- Joint Hospitalisation due to an Accident**- Twice the Accident Daily Cash amount for the period where two or more Insured Person(s) are concurrently Hospitalised due to an Accident, in addition to Accident Hospital Cash above. This benefit is payable maximum upto 10 Days per Policy Year.
- Convalescence**- Lumpsum amount towards Convalescence if Insured Person is hospitalised beyond 7 continuous days, in addition to Sickness/Accident Hospital Cash benefits above. This benefit can be claimed only once in a Policy Year.
- Child Birth**- Lumpsum amount equivalent to twice the Sickness Daily Cash amount for maternity to female Insured in event of child birth. There is a waiting period of 2 years for availing this benefit and this benefit will be paid maximum twice during the lifetime of the Insured Person.
- Parent Accommodation**- Daily Cash amount for parent's accommodation if the Insured child is aged 12 years or less and is hospitalised for more than 72 hours; in addition to Sickness/Accident Hospital Cash benefits above. This benefit is payable maximum upto 30 Days per policy year.

**Note**

- 1) A continuous and completed period of less than 24 hours of Hospitalisation will be deemed to be a continuous and completed period of 24 hours if such period extends to at least 12 hours and also includes the period 0200 to 0330 hours.
- 2) These benefits are effective only if noted as such in the Schedule of Benefits.
- 3) Our maximum liability shall be restricted to the Sum Insured and period mentioned in the Schedule of Benefits.

**Tax Benefit** - Avail tax benefit for the premium amount under Section 80D of the Income Tax Act.

**Daily Cash Option**

	Daily Cash Amount [All Figures in INR]		
Daily Cash Plan	1,000	2,000	3,000
90 days	✓	✓	✓

**EXCLUSIONS**

The exclusions under this Policy are

- Waiting Period: We are not liable to pay for any treatment which begins during waiting periods except if any Insured Person suffers an Accident.
- 30 days Waiting Period: A waiting period of 30 days (or longer if specified in any benefit) will apply to all claims unless:
  - The Insured Person has been insured under an Optima Cash Policy continuously and without any break in the previous Policy Year, or
  - The Insured Person was insured continuously and without any break for at least 1 year with any other Indian insurer's individual dailiy cash amount policy.

- iii) If the Insured person renews with Us and increases the Sum Insured, then this exclusion shall only apply in relation to the amount by which the Sum Insured has been increased in the year.
- c) The Illnesses and treatments listed below will be covered subject to a waiting period of 2 years as long as in the third Policy Year the Insured Person has been insured under an Optima Cash continuously and without any break:
- i) **Illnesses:** arthritis if non infective; calculus diseases of gall bladder and urogenital system; cataract; fissure/fistula in anus; hemorrhoids; sinus; gastric and duodenal ulcers; gout and rheumatism; internal tumors; cysts; nodules; polyps including breast lumps (each of any kind unless malignant); osteoarthritis and osteoporosis if age related; polycystic ovarian diseases; sinusitis and related disorders and skin tumors unless malignant.
- ii) **Treatment:** Surgeries for benign ear; adenoidectomy, mastoidectomy, tonsillectomy and tympanoplasty; dilatation and curettage (D&C); hysterectomy for menorrhagia or fibromyoma or prolapse of uterus unless necessitated by malignancy; joint replacement; myomectomy for fibroids; surgery of gallbladder and bile duct unless necessitated by malignancy; surgery of genito urinary system unless necessitated by malignancy; surgery of benign prostatic hypertrophy; surgery of hernia; surgery of hydrocele; surgery for prolapsed inter vertebral disk; surgery of varicose veins and varicose ulcers; Nasal septum deviation; surgery on tonsils and sinuses.
- iii) However, a waiting period of 2 years will not apply if the Insured Person was insured continuously and without any break for at least 2 years with any other Indian insurer's individual daily cash amount policy. If the Insured person renews with Us or transfers from any other insurer and increases the Sum Insured upon renewal with Us, then this exclusion shall only apply in relation to the amount by which the Sum Insured has been increased.
- d) 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:
- i) Any Pre-existing condition.
- ii) 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 epidemics recognised by government or WHO.
- iii) Insured Person committing or attempting any breach of the law with criminal intent or arising out of or as a result of any act of self-destruction or self inflicted injury, attempted suicide or suicide.
- iv) 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.
- v) The abuse or the consequences of the abuse of intoxicants or hallucinogenic substances such as intoxicating drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or any other substance abuse treatment or services, or supplies.
- vi) Treatment of Obesity or morbid obesity and any weight control program.
- vii) Psychiatric; mental disorders (including mental health treatments); Parkinson and Alzheimer's disease; general debility or exhaustion ("run-down condition"); internal or external congenital diseases, defects or anomalies, genetic disorders; stem cell implantation or surgery, or growth hormone therapy.
- viii) Venereal disease, sexually transmitted disease or illness; "AIDS" (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human immunodeficiency virus) including but not limited to conditions related to or arising out of HIV/AIDS such as ARC (AIDS related complex), Lymphomas in brain, Kaposi's sarcoma, tuberculosis, when associated with HIV infections.
- ix) Save as and to the extent provided in Child Birth Benefit; Pregnancy (including voluntary termination), miscarriage (except as a result of an Accident or Illness), maternity or birth (including caesarean section) except in the case of ectopic pregnancy.
- x) Sterility, treatment whether to effect or to treat infertility, any fertility, sub-fertility or assisted conception procedure, surrogate or vicarious pregnancy, birth control, contraceptive supplies or services including complications arising due to supplying services.
- xi) Dental treatment and surgery of any kind, unless requiring Hospitalisation.
- xii) Circumcisions unless required as a part of treatment of an illness or injury; laser treatment for correction of eye due to refractive error; aesthetic or change-of-life treatments of any description such as sex transformation operations, treatments to do or undo changes in appearance or carried out in childhood or at any other times driven by cultural habits, fashion or the like or any procedures which improve physical appearance.
- xiii) Plastic surgery or cosmetic surgery unless necessary as a part of medically necessary treatment certified by the attending Medical Practitioner for reconstruction following an Accident or Cancer.
- xiv) Experimental, investigational or unproven treatment devices and pharmacological regimens.
- xv) Any procedure primarily for diagnostic or preventive purposes, which are not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness for which confinement is required at a Hospital.
- xvi) Save as and to the extent provided in Convalescence Benefit; Convalescence, cure, rest cure, sanatorium treatment, rehabilitation measures, private duty nursing, respite care, long-term nursing care or custodial care.
- xvii) Any non allopathic treatment.
- xviii) Any treatment or part of a treatment that is not medically necessary.

#### DISCOUNT

- Family discount of 10 % if 2 or more members are included under the same policy.
- Discount of 5% on published tariff, if customer buys Optima Cash policy through Our Online channel.

**RENEWABILITY**

- We offer renewal unless the Insured Person or any one acting on behalf of an Insured Person has acted in an improper, dishonest or fraudulent manner or any misrepresentation under or in relation to this Policy or the Policy poses a moral hazard.
- **Grace Period** - Grace period of 30 days for renewing the policy is available. To avoid any confusion any claim incurred during break-in period will not be payable under this policy.
- **Maximum Age** - Maximum cover ceasing age in this Policy would be 66 years for annual Policy and 67 years for two year Policy
- **Waiting Period** - The Waiting Periods mentioned in the policy wording will get reduced by 1 year on every continuous renewal of Your Optima Cash policy.
- **Renewal Premium**- Renewal premium are subject to change with prior approval from IRDA.
- **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, 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 our sole discretion.

**Portability:**

If you are insured continuously and without interruption under another Indian insurer's individual daily cash amount policy and you want to shift to us on renewal, Optima Cash policy offers you transfer of your accrued benefits and make due allowances for waiting periods etc to the extent of sum of previous sum insured and accrued cumulative bonus (if opted) and it shall not apply to any other additional increased sum insured.

**REQUIREMENT**

- Completed proposal form

**PRE- ACCEPTANCE MEDICAL TEST**

- No Pre-acceptance medical tests required under this Policy. We may ask for Pre-acceptance medical test in the event of adverse declaration in the proposal form. (In such cases, We will reimburse 50% of the expenses incurred on the acceptance of the proposal)

**RATING SCHEDULE**

- The premium varies depending on several factors including the age of the persons proposed to be covered and number of days opted.

**PREMIUM RATES**

<b>Platinum - Annual Premium</b>			
	90 Days		
Age (Yrs)	1,000	2,000	3,000
91 days -45	1,301	2,602	3,903
46-60	2,174	4,348	6,522
61-65	4,577	9,154	13,731
<b>Platinum - 2 Year Premium</b>			
	90 Days		
Age (Yrs)	1,000	2,000	3,000
91 days -45	2,342	4,683	7,025
46-60	4,240	8,479	12,719
61-65	8,925	17,851	26,776

- All premium rates are exclusive of service tax
- Premium rates can be revised subject to approval from IRDA

**LOADINGS**

We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance). The maximum risk loading applicable for an individual shall not exceed above 100% per diagnosis / medical condition and an overall risk loading of over 150% per person. These loadings are applied from Commencement Date of the Policy including subsequent renewal(s) with Us or on the receipt of the request of increase in Sum Insured (for the increased Sum Insured).

We will inform You about the applicable risk loading through a counter offer letter. You need to revert to Us with consent and additional premium (if any), within 15 days of the issuance of such counter offer letter. In case, you neither accept the counter offer nor revert to us within 15 days, We shall cancel Your application and refund the premium paid within next 7 days.

Please note that We will issue Policy only after getting Your consent.

**TERMINATION**

You may terminate this Policy at any time by giving Us written notice, and the Policy shall terminate when such written notice is received. If no claim has

been made under the Policy, then We will refund premium in accordance with the table below:

1 Year Policy		2 Year Policy	
Length of time Policy in force	Refund of premium	Length of time Policy in force	Refund of premium
Upto 1 Month	75.00%	Upto 1 Month	87.50%
Upto 3 Months	50.00%	Upto 3 Months	75.00%
Upto 6 Months	25.00%	Upto 6 Months	62.50%
Exceeding 6 Months	Nil	Upto 12 Months	50.00%
		Upto 15 Months	37.50%
		Upto 18 Months	25.00%
		Exceeding 18 Months	Nil

We may at any time terminate the Policy on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation by You or any Insured Person or anyone acting on Your behalf or on behalf of an Insured Person upon 30 days notice by sending an endorsement to Your address shown in the Schedule. We shall return premium on pro-rata basis for the unexpired Policy Period if no claim have been made under the Policy

**IRDA REGULATION NO 5:** This policy is subject to regulation 5 of IRDA (Protection of Policyholder's Interests) Regulation.

#### DISCLAIMER

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.

#### Schedule of Benefits

Following benefits are available as per the plan opted and mentioned against the Insured Person named in the Schedule. Benefits are as per Insured Person per Policy Year basis.

Platinum Plan – 90 days	1000 Platinum 90D	2000 Platinum 90D	3000 Platinum 90D
<b>Daily Cash Amount [All figures in INR]</b>	1,000	2,000	3,000
1 ai) Sickness Hospital Cash [upto 90 Days]	1,000	2,000	3,000
1 aii) Sickness ICU Cash [Maximum upto 15 Days]*	2,000	4,000	6,000
1 bi) Accident Hospital Cash [upto 90 Days]	1,000	2,000	3,000
1 bii) Accident ICU Cash [Maximum upto 15 Days]#	2,000	4,000	6,000
1 c) Day Care Procedure Cash [Maximum upto 6 Procedures]	500	1,000	1,500
1 d) Joint Hospitalisation due to an Accident [Maximum upto 10 Days]	2,000	4,000	6,000
1 e) Convalescence Cash [Once in Policy Year]	1,000	2,000	3,000
1 f) Child birth [2 year waiting period]	2,000	4,000	6,000
1 g) Parent Accommodation [Maximum upto 30 Days]	1,000	2,000	3,000

\* Benefit 1 a ii) sublimit under benefit 1 a i); #Benefit 1 b ii) sublimit under benefit 1 b i)