

Getting started, smartly!

Here's what you need to do, to get your very own **SmartHealth Essential Insurance Policy**:

- Read the prospectus carefully
- Fill in the proposal form in all respects and kindly do not leave any blanks
- For any clarification, feel free to call the nearest branch office or our customer care number
- Please pay the premium preferably by way of A/C payee cheque or DD.

Claim Procedure

Fast, fair and friendly!

In the event of an occurrence likely to give rise to a claim (cashless or reimbursement) under the policy, you or your representative needs to:

- Contact the Third-Party Administrator (TPA) named in the Schedule to the policy immediately. Cashless hospitalisation facility is available in 3000 hospitals around the country
- Deliver to the TPA all information and documents concerning the claim or reimbursement
- Submit all documents (original bills & prescriptions etc.) concerning all pre / post hospitalisation expenses
- Submit yourself, if so required, to examination by a medical practitioner authorised by the company
- Please contact the number given on your medi-card for clarifications

The claim will be settled within 21 days of receipt of all documents.

It's time to take a smart step!

To enable us help you, we request you to register a claim by contacting our 24 hours toll-free helpline on 1800-103-2292 or e-mail us at claims@bharti-axagi.co.in

Get in touch with **Bharti AXA** through our toll-free number **1800-103-2292** or email us at sales@bharti-axagi.co.in, to enjoy a hassle-free **SmartHealth Essential Insurance Policy**.

For more details on risk factors and terms & conditions, please read the sales brochure carefully before concluding a sale

*This leaflet is only a brief summary of the SmartHealth Essential Insurance Policy.

Please contact our intermediary/ sales officer/ any of our offices for the policy wordings.

Insurance is the subject matter of the solicitation.

Bharti AXA General Insurance

Bharti AXA General Insurance is a joint venture between the Bharti Group and AXA.

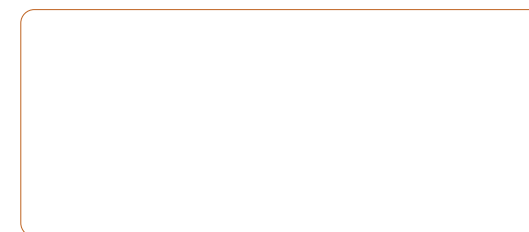
Bharti AXA combines the strengths of Bharti Enterprises, one of India's leading business groups, and AXA, the global leader in financial protection and wealth management.

Twin assurance for you

AXA is one of the largest insurers in the world. With over 67 million clients worldwide and over 175,000 employees working across 5 continents. AXA believes in achieving operational excellence through product innovation, business expertise, distribution, quality of service and productivity.

Bharti Enterprises is one of the biggest organizations in the country with interests in telecom, agro business and retail. It is a pioneering force in the telecom sector with many firsts and innovations to its credit, offering a powerful mix of a strong national presence and unmatched local knowledge.

For more information, please contact



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SmartHealth Essential Insurance Policy

Assured financial assistance when you're hospitalised!



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The road to recovery is always shorter when the mind is at ease. Often, the worry of daily expenses in a hospital is the bitterest medicine to take. When medical emergencies and extended stays at hospitals are unavoidable, allow us to help lighten the worries of the wallet... think-smart!

A smart first step

Simple, yet comprehensive; this defines Bharti AXA's SmartHealth Essential Insurance policy, which provides compensation in the unfortunate event of hospitalisation, of you and/or your dependant family.

The policy can also be offered to a group of individual, association of persons / other groups / employers to cover their employees etc.

Smart policy benefits

The policy provides cover for the following occurrences:

- Payment of daily cash allowance, for the days of hospitalisation, during the policy period beyond a specified number of days
- In case of ICU admission, the daily hospital cash limit becomes automatically doubled. This is applicable for five days, after the first three days (For Plans B and C)
- Benefit applicable irrespective of the number of times you're hospitalised during the policy period, subject to the Sum Insured available
- Income tax deduction benefit, Sec 80 D as per the Income Tax Act
- Renewal discount equivalent to 5% of the renewal premium, every year, upto a maximum of 25%, provided that there are no claims in the expiring year.
- Claims assistance by a Third Party Administrator

Smart Health Essential Benefit Plans			
Essential Plans (General)			
Coverage	Plan A	Plan B	Plan C*
Hospital Cash Allowance	Rs 1000 per day for 60 days after the first 3 days	Rs 2000 per day for 90 days after the first 3 days	Rs 3000 per day for 120 days after the first 3 days

*Available for insured persons between the age group of 5 - 55 years

Eligibility

To be able to apply for this policy, you must be

A resident of India, in the age group of 3 months to 65 years (renewable up to 75 years). Persons between the age of 56 years to 65 years or suffering from any pre-existing condition/disease/injury need to undergo medical examination.

This policy can cover a maximum of four family members comprising of you, your spouse and two dependent children. (Over 90 days old and upto 23 years of age)

Exclusions

Some of the major exclusions under the policy are:

- Pre-existing diseases / illness / injury / conditions
- Medical expenses incurred for treatment undertaken within 30 days of the inception date of this Policy
- Treatment of Cataract, Benign Prostatic Hypertrophy, Myomectomy, Dilatation and curettage, Hernia, Hydrocele, Congenital Internal disease, Fistula in anus, Sinusitis among others, during the first year of the operation of the Policy.
- Treatment traceable to pregnancy or childbirth
- Treatment of mental disease / illness, stress, psychiatric or psychological disorders
- Treatment by a family member and self-medication or any treatment that is not scientifically recognized
- Treatment from persons not registered as medical practitioners under respective medical councils
- Any criminal act
- War, terrorism and nuclear group of perils



- Acquired Immuno Deficiency Syndrome (AIDS), AIDS related complex syndrome (ARCS), and all diseases / illness / injury caused by and/or related to HIV
- Vitamins and tonics unless forming a part of treatment for disease, illness or injury

This is not an exhaustive list. For a detailed list of the exclusions, please read our policy terms and conditions.