


*When your health insurance pays for the unusual,
you are not just insured, you are Winsured.*

The background of the advertisement is a photograph of a person running on a path towards a sunset. The sun is low on the horizon, creating a warm orange and yellow glow. The person is in silhouette, running away from the viewer. In the distance, there are hills and some utility poles. The overall mood is one of health, vitality, and optimism.

**W health
wallet**

Don't just be insured. Be winsured.

suraksha • sehat • bachat



Why go for Health Insurance when you have to fall ill to utilize it ?

How is it useful for healthy people?

Is there a way in which my investment in health insurance will fund my premium?

How is it a good policy when the premium amount will rise as we grow older?

You still have to pay for OPD, right?

Do you have similar concerns too?

Worry no more because we have the perfect solution. To ensure that our customers always get a winning proposition, we're redefining the health insurance category with a revolutionary product – Health Wallet. Whether it's today or tomorrow, you can be rest assured that it will take care of your healthcare needs in a flexible and comprehensive manner.

So don't just insure health, Winsure it with Health Wallet.

Winsure yourself with the revolutionary Health Wallet.

Health wallet is a win-win health insurance plan, through which you not only insure your health today but also secure your health for future. Health Wallet doesn't let you loose your sleep or money over healthcare related issues. With Health wallet you not only save but you also earn bonus. It provides you comprehensive protection by paying for Inpatient and all outpatient expenses and saves you from future financial worries.

Wonders of Health Wallet



Reserve Benefit



Restore Benefit



Mutiplier Benefit



Recovery Benefit



Critical Advantage Rider Benefit (Optional)



Preventive Health Check-Up Benefit



Ambulance Cover Benefit



Deductible (Optional)



Tax Benefit

WHAT IS HEALTH WALLET?

Health Wallet is the perfect answer to your healthcare needs be it today or tomorrow. Let's take a look at its unique benefits.



RESERVE BENEFIT

A unique benefit that continues to grow and earn for you, helps you secure your retirement. Reserve benefit has been designed to ensure that your money does not get wasted, that's not all the amount is carried forward incase not used during policy period.

The amount that is carried forward also earns a 6% bonus at the time of renewal. And the good news is, that you can pay upto 50% of your renewal premium from the accrued Reserve benefit post 5 continuous renewals.

Reserve benefit also takes care of your out-of pocket expenses. With Reserve benefit you can now pay for consultations with a medical practioner, physiotherapist, dietician, speech therapist, you can also make purchase of medicines, vaccinations, dental expenses, spectacles, contact lenses, medical device like blood pressure and sugar monitors, oxymeters, prosthetics etc.

It also covers for your outpatient diagnostic test and purchase of special health food supplements and many more.

Reserve benefit also gives you the flexibility of paying for non-payable items that are generally excluded from any health insurance claim such as Co-payment, and/or deductible.

With reserve benefit you can also pay for other medical expenses that are not payable otherwise under any medical insurance plan (For ex. Cosmetic treatment, Alzheimer's etc.)

Use it as you want.



RESTORE BENEFIT

Another striking feature of the Health Wallet is Restore Benefit that automatically restores the sum insured, if the base sum insured and Multiplier Benefit (if any) is exhausted during the policy period. Restore sum insured (equal to 100% of the base sum insured) will be automatically reinstated for that policy period, provided that:

The restore sum insured will be triggered only after the base sum insured and Multiplier Benefit (if any) have been completely exhausted.

The restore sum insured can be used for only future claims made by the insured person and not against any claim for an illness/disease (including its complications) for which a claim has been paid in the current policy year.

If the restore sum insured is not utilized in a policy year, it shall not be carried forward to any subsequent policy year.

The restore sum insured will only be applied once for the insured person during a policy year.

If the policy is a Family Floater, then the restore sum insured will be available for all insured persons in the policy for subsequent claims in the balance policy period.



MULTIPLIER BENEFIT

Health Wallet comes with an amazing feature called Multiplier Benefit. In case of a claim free year, your basic sum insured will increase by 50% at the time of renewal. And if you do not claim even in the 2nd policy year, your basic sum insured gets doubled.



RECOVERY BENEFIT

To cater to incidental expenses, Health Wallet offers you a lump sum amount of ₹10,000 in case your hospital stay exceeds 10 continuous days.



CRITICAL ADVANTAGE RIDER BENEFIT (OPTIONAL)

Health Wallet has an optional feature of Critical Advantage Rider that allows you to avail best in class quality healthcare across the globe for treatment of Cancer, Coronary Artery Bypass Surgery, Heart Valve Replacement/Repair, Neurosurgery, Liver Transplant, Bone Marrow Transplant, Pulmonary Artery Graft and Aorta Graft Surgery. Besides the hospital bill, this benefit also covers the cost of second opinion and post hospitalization expenses. And that's not all, it also covers the cost of travel and accommodation expenses of the insured person along with an accompanying relative.

World Wide Coverage : Covers in-patient treatment and daycare medical expenses incurred for emergency treatments for an illness or injury sustained or contracted outside of India which cannot be postponed until one returns to India, provided such treatment was medically necessary and certified as an emergency by a medical practitioner.



DEDUCTIBLE (OPTIONAL)

No problem if you already have a health insurance cover, you will still win with health wallet by opting for the deductible option. Deductible is cost sharing feature. It means that the insured takes care of his healthcare costs upto the deductible amount in the policy year by himself or through another existing policy. Healthcare expenses beyond the deductible amount will be covered by the insurer.

- The deductible will apply on Individual basis in case of individual sum insured policy and on Family Floater basis in case of Family Floater policy.
- A deductible does not reduce the sum insured.
- If opted, it will apply to all insured person(s) under the policy

SWITCH OPTION (WAIVER OF DEDUCTIBLE)

Health Wallet provides a unique option of converting into a full-fledged nil deductible plan by using the waiver of Deductible Benefit. It is hassle-free with no re-evaluation of health status. This option for waiver of Deductible (Switch Benefit) can be exercised by you only at the time of renewal between the age of 55 and 60 years or at the beginning of 6th policy year; provided that it has been bought before 50 years of age and has renewed with us continuously and without any interruption.



AMBULANCE COVER BENEFIT

Health Wallet covers expenses incurred on transportation of the insured person to a hospital for treatment in case of an emergency subject to ₹2000 per hospitalization.



TAX BENEFIT

The premium amount paid under this policy qualifies for deduction under Section 80D of the Income Tax Act, subject to applicable tax laws.



PREVENTIVE HEALTH CHECK-UP BENEFIT

Health Wallet helps to keep track of your health status by offering a preventive health check-up at renewal irrespective of claims made. However, eligibility of health check-up limit is based on Reserve Benefit sum insured.

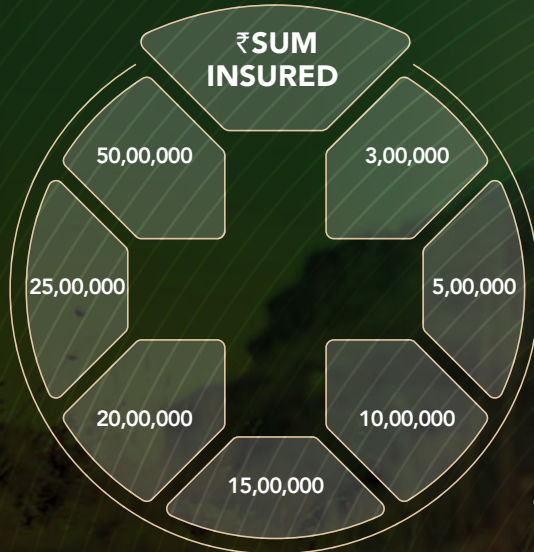


WHO CAN OWN HEALTH WALLET?

Health Wallet is the perfect solution for any individual aged 91 days to 65 years who cares for his health and wallet too. Children between 91 days to 5 years can be covered if either of their parents own Health Wallet.

Individuals can buy Health Wallet either for themselves or their family members which include spouse, dependent children, and dependent parents/parent in-laws.

WHAT ARE THE OPTIONS OF COVERAGE IN HEALTH WALLET?



Health Wallet has been designed to cater to varied needs of our customers and bearing in mind the diversity in cost of treatment in different Indian cities. Hence, it offers a wide range of coverage from of ₹3 lac to ₹50 lacs.

WHAT MORE SHOULD I KNOW ABOUT HEALTH WALLET?

- **Life long renewal:** Health Wallet comes with the option of life long renewal regardless of your health status or claims.
- **Waiting period:** Health Wallet comes with initial waiting period of 30 days and 2 year exclusion for specific diseases; such as Cataract, Hernia, Hysterectomy and Joint replacement. Any pre-existing diseases/conditions will be covered after a waiting period of 3 years.
- **Sum insured enhancement:** Sum insured can be enhanced at the time of renewal only. In case of enhancement with one grid up, there is no requirement of medicals. However, in case of more than one grid up, policy holder will have to undergo medicals as stipulated by the company and the decision of enhancement will be done at the discretion of company.
- **Portability:** Health Wallet offers you easy portability so if you are insured under another insurer's health insurance policy, you can transfer to Health Wallet with all your accrued benefits after due allowances for waiting periods and enjoy all benefits of Health Wallet.
- **Free-look cancellation:** We offer a period of 15 days from the date of receipt of the policy document to review the terms and conditions of this policy. In case of any objections, you have the option of cancel the policy and you shall be refunded the premium paid by you after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium.
- **Grace period:** A grace period of 30 days for renewing the policy is provided under this policy.

WHAT DOES HEALTH WALLET NOT COVER?

Please be aware of the list of exclusions under Health Wallet which are as follows:

- Expenses arising from HIV or AIDS and related diseases
- External Congenital diseases, mental disorder or insanity, cosmetic surgery and weight control treatments
- Expense attributable directly or indirectly to pregnancy (including voluntary termination), miscarriage (except as a result of an accident or illness)
- Abuse of intoxicant or hallucinogenic substances like intoxicating drugs and alcohol
- Drugs or treatments which are not supported by a prescription
- Hospitalization due to war or an act of war or due to a nuclear, chemical or biological weapon and radiation of any kind.
- Pregnancy, dental treatment, external aids and appliances
- Items of personal comfort and convenience
- Experimental, investigative and unproven treatment devices and pharmacological regimens
- Plastic surgery or cosmetic surgery unless necessary as a part of medically necessary treatment

Please refer to the policy wordings for complete understanding of benefits, terms and conditions and exclusions.

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.

STATUTORY WARNING

Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015 (Prohibition of Rebates):

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 insurers. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ₹10 lakh.

ABOUT APOLLO MUNICH

We are a joint venture company of Apollo Hospitals Group – the leading healthcare provider of Asia and Munich Re – the leading global reinsurance company from Germany, with a decade of experience in crafting innovative and customer friendly insurance solutions for health, personal accident and travel.

Through a widespread network of provides at 4500+ hospitals across the length and breadth of the country, we have been delivering hassle-free cashless services to unburden and uncomplicate the healthcare experience of our customers and make them health confident. With a blend of dedicated team of experts and state-of-the-art technology, we are always prepared to delight our customers.

HOW TO BUY

- Fill the application form stating your personal information and health profile. Ensure that the information given in the form is complete and accurate.
- Handover the application form and the premium amount in your preferred mode of payment along with necessary documents to the company representative.
- Pre policy check will be organized at a network center near you on cashless basis. In case your proposal is declined, the cost of pre policy check will be deducted from the refundable premium.
- Based on the details, we may accept or revise our offer to give you an optimal plan as per your profile. This will be done with your consent. In case we do not accept your policy we will inform you with a proper reason. In case of acceptance, the final policy document and kit will be sent to you.

To own your Health Wallet, kindly contact:



1800-103-0555



www.apollomunichinsurance.com

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For more details on risk factors, terms and conditions,
please read the sales brochure carefully before concluding a
sale. Tax laws are subject to change.

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