HealthGain Policy

1 Policy.

LiveSmart

That's Smart!

7 Amazing Benefits.

RELIANCE



1800 3009 (Toll free)



Connect directly with our Customer Care



Contact our Health Insurance Advisor



GENERAL **INSURANCE**

An ISO 9001:2008 Certified Company

For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Tax laws are subject to change. IRDAI Registration No. 103.

Reliance General Insurance Company Limited

Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai-400710. Corporate Office: Reliance Centre, South Wing, 4th Floor, Off. Western Express Highway, Santacruz (East), Mumbai - 400 055. Corporate Identity Number: U66603MH2000PLC128300.

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Private Limited and used by Reliance General Insurance Company Limited under License.

/RelianceGenerallN /relgencoltd

Join us on

A RELIANCE CAPITAL COMPANY

Incredible benefits

that make the Reliance

HealthGain policy a

smart choice!

5% / 10% family discount with an individual policy

Claim and policy service guarantee in case of delay

under the same policy.

year at no extra cost.

policy customers

special discount of 5%.

Plan B

Enjoy a special discount depending on the family size, when you insure more than one family member individually

If you do not get a response beyond 6 business hours

(Cashless claim) and 21 days (Re-imbursement claim) of receipt of all information / documents, you get 1% of claim

amount for every delay of 6 hours (Cashless claim) and 21

days (Re-imbursement claim) upto a maximum of 6% of

claim amount. You also get a Sum Insured of ₹10,000 (Plan

Free auto-extension of the policy for an additional year

If you are diagnosed with any of the named critical

illnesses, your policy will get extended for an additional

5% premium discount for Reliance Private Car Package

If you are a Reliance Car Insurance customer, you get a

Note: Total of all discounts shall not exceed 15% in aggregate

A) or ₹20,000 (Plan B) for any delay in policy issuance.

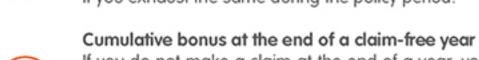


on to find out how it works. 5% premium discount for girl child or single women Get special privileges when you insure your little girl or if you're a single women



Your base Sum Insured will be automatically restored once, if you exhaust the same during the policy period.

Reinstate the policy with base Sum Insured after its



Wellness program

Lifelong renewal

chemists, luxury spas and more.

If you do not make a claim at the end of a year, you get a cumulative bonus of 33 1/3% on your base Sum Insured at no extra cost. This accumulated bonus cannot be more than 100% of the base Sum Insured.

Other **Smart** Benefits



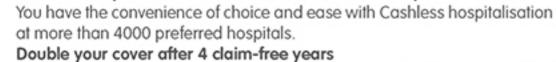
Portability

grandfather, granddaughter / grandson and daughter-in-law / son-in-law. If you wish to switch your existing policy to our company, you must apply at least 45 days before but not earlier than 60 days from the premium renewal date of existing policy

Income Tax This policy also gives you a tax benefit. The premium is eligible for deduction under Section 80D of the Income Tax Act, 1961. Do consult your tax advisor for more information on this benefit.

Note: Tax Laws are Subject to Change.

₹12 lakh, ₹15 lakh & ₹18 lakh



This policy offers lifelong renewability, there is no exit age.

Option' following four consecutive claim-free years.

Cashless hospitalisation in our network of 4000+ hospitals

You can choose to double the Sum Insured of your policy by using the 'Call

Plan A

>= 46 years

₹3 lakh, ₹6 lakh, ₹9 lakh

Benefits Sum Insured (SI) - on annual basis

Plan Options

Benefits	Plan A	Plan B
Eligibility Criteria		
	information / documents. Maximum - 6% for a claim amount	
		/ documents very delay of 21 days beyond 21 days of receipt of all
Claim Service Guarantee	= ₹50 lakhs). Can be exercised up to the age of 60 years Cashless Claims - 1% of claim amount for every delay of 6 business hours beyond 6 hours of receipt of all	
Call Option	33 1/3% decrease in base Sum Insured for every claim year; Maximum up to cumulative bonus earned After every 4 claim-free years up to maximum 4 times Base Sum Insured (provided the total Sum Insured <	
Cumulative Bonus	33 1/3% increase in base Sum Insured for every claim-free year; Maximum up to 100%.	
Donor Expenses Domiciliary Hospitalisation Wellness	50% of base Sum Insured up to a maximum of ₹5 lakhs Up to 10% of base Sum Insured, subject to a maximum of ₹50000 Yes	
b) Day Care Treatments		
a) In-Patient Treatment	Yes	
Pre & Post Hospitalisation Expenses Re-instatement of Base Sum Insured Hospitalisation Expenses	Up to 60 days One Re-instatement upto 100% of base Sum Insured, subject to submit of 20% for related illness/injury	
Insurance Renewal	No	One time renewal premium waiver if the Policyholder- Insured suffers from named critical illness
Renewal	No	Policyholder - insured
Accidental Death Cover for No Claim	No	₹1 Lakh Personal Accident - Death cover for
Policy Service Guarantee	Sum Insured of ₹10,000 for delay in policy issuance	Sum Insured of ₹20,000 for delay in policy issuance
Domestic Road Ambulance	Upto ₹1500	Upto ₹3000

Pre-policy Issuance Medical Check-up

Entry Age - Maximum	65 years. No entry age bar for	an insured sum of	65 years
	₹3 lakh		
Entry Age - Minimum	Individual/Floater - 5 years or above. Children between 91 days & up to 4 years can be covered under a		
	floater with at least one member aged 21 years or above		
Exit Age	No Exit Age. This policy offers lifelong renewability.		
Individual Option	Can cover maximum 6 members individually under the same policy		
Floater Option	Can cover maximum 6 members under the same floater = 4 (children) + 2 (members>= 21 years of age)		
Policy Conditions (Plan A / Plan B)			s indicative. If you wish to know more, do read the licy wordings available on our website

Named ailments+

Any illness

Waiting period 36 months Pre-existing diseases Single private Room eligibility*

Waiting period 30 days

Waiting period 2 years

Co-payment 20% of assessed claim amount Tenure

In Floater policy: For all insured if the age of the eldest member at entry is 61 years or above. In Individual policy: For those insured whose age at entry is 61 years or above. 1 year OR 2 years option available Note: Proposer should be at least 18 years as on date of proposal.

What does the policy not cover?

To ensure that you do not face any upleasant surprises while making a claim, do take a look at some of the major exclusions which will not be covered under our policy.

 Intentional self-injury / injury under influence of alcohol or drugs / criminal act Treatment received outside India / Stem Cells surgery

War / Nuclear / Chemical / Biological

^Permanent exclusions

- Diseases such as HIV or AIDS or STD Diseases existing from the time of birth (Congenital diseases) Maternity, fertility excluding Ectopic pregnancy
- Cost of spectacles, contact lenses and hearing aids Dental treatment or surgery
- Treatment of mental illness
- Cosmetic, aesthetic treatment Non-allopathic, Out-patient treatment
- Unproven / Experimental treatments +Named ailments^
- Arthritis, Gout Benign Ear, Nose and Throat (ENT) disorders
- Surgery of Genitourinary system All types of Hernia, Hydrocele Internal tumors, skin tumors, cysts

Kidney Stone / Ureteric Stone / Lithotripsy / Gall Bladder Stone

Benign Prostatic Hypertrophy Cataract

Step 1 Inform our health claims team, RCARE, of hospital admission using the helpline number 1800 3009 given on your health card

Claim Process

convenience. Here's how to go about it:

>= 18 years



Step 2 Submit the required documents to RCARE

Step 3

www.reliancegeneral.co.in.

Network Hospital -RCARE will arrange for Cashless facility Non-Network Hospital -

For Re-imbursement claims please follow the

We aim to make the claim process as smooth as possible for your



process as mentioned in our policy wordings Note: #You are entitled for admission in a 'Single Private Room'. If you

category, you shall bear the ratable proportion of the covered medical expenses.

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

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as

amended by Insurance Laws (Amendment) Act, 2015.

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 liable for a penalty which may extend to ten lakh rupees.















