



reliancegeneral.co.in



1800 3009 (Toll free)



Connect directly with our Customer Care  
Executive Call 022-33834185 (paid line)  
only for senior citizen

Contact our Health Insurance Advisor

RELIANCE

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, 4<sup>th</sup> Floor,  
Off. Western Express Highway, Santacruz (East), Mumbai - 400 055.  
Corporate Identity Number: U66603MH2000PLC128300.  
UIN: IRDA/NL-HLT/RGI/P-H/V.I/318/13-14

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under License.

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A RELIANCE CAPITAL COMPANY

1 Policy.  
7 Amazing Benefits.  
That's Smart!

LiveSmart

Health Insurance now available  
on 4 easy installments

Applicable only for 1 year policy period

7

Incredible benefits  
that make the Reliance  
HealthGain policy a  
smart choice!

At Reliance General Insurance, we know how important your  
health is and therefore care for your protection. The Reliance  
HealthGain Policy is a smart step towards a worry-free future. Read  
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



**Reinstate the policy with base Sum Insured after its  
exhaustion**

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



**Cumulative bonus at the end of a claim-free year**

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.



**5% / 10% family discount with an individual policy**

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



**Claim and policy service guarantee in case of delay**

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



**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  
year at no extra cost.



**5% premium discount for Reliance Private Car Package  
policy customers**

If you are a Reliance Car Insurance customer, you get a  
special discount of 5%.

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

## Other Smart Benefits

### Wellness program

You can enjoy the benefits of our Wellness program that include a free  
health helpline, consultation with a medical practitioner, discounts from  
chemists, luxury spas and more.

### Cashless hospitalisation in our network of 4000+ hospitals

You have the convenience of choice and ease with Cashless hospitalisation  
at more than 4000 preferred hospitals.

### Double your cover after 4 claim-free years

You can choose to double the Sum Insured of your policy by using the 'Call  
Option' following four consecutive claim-free years.

### Lifelong renewal

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

### Cover for extended family as well

In addition to yourself, this policy can cover your entire family that includes  
your spouse, daughter / son, mother / father, siblings, grandmother /  
grandfather, granddaughter / grandson and daughter-in-law / son-in-law.

### Portability

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.

## Plan Options

Benefits	Plan A	Plan B
Sum Insured (SI) - on annual basis	₹3 lakh, ₹6 lakh, ₹9 lakh	₹12 lakh, ₹15 lakh & ₹18 lakh
Domestic Road Ambulance	Upto ₹1500	Upto ₹3000
Policy Service Guarantee	Sum Insured of ₹10,000 for delay in policy issuance	Sum Insured of ₹20,000 for delay in policy issuance
Accidental Death Cover for No Claim	No	₹1 Lakh Personal Accident - Death cover for
Renewal		Policyholder - insured
Insurance Renewal	No	One time renewal premium waiver if the
		Policyholder- Insured suffers from named critical
		illness
Pre & Post Hospitalisation Expenses		Up to 60 days
Re-instatement of Base Sum Insured	One Re-instatement upto 100% of base Sum Insured, subject to submit of 20% for related illness/injury	
Hospitalisation Expenses		
a) In-Patient Treatment		Yes
b) Day Care Treatments		
Donor Expenses		50% of base Sum Insured up to a maximum of ₹5 lakhs
Domiciliary Hospitalisation		Up to 10% of base Sum Insured, subject to a maximum of ₹50000
Wellness		Yes
Cumulative Bonus	33 1/3% increase in base Sum Insured for every claim-free year; Maximum up to 100%.	
	33 1/3% decrease in base Sum Insured for every claim year; Maximum up to cumulative bonus earned	
Call Option	After every 4 claim-free years up to maximum 4 times Base Sum Insured (provided the total Sum Insured < = ₹50 lakhs). Can be exercised up to the age of 60 years	
Claim Service Guarantee	Cashless Claims - 1% of claim amount for every delay of 6 business hours beyond 6 hours of receipt of all information / documents	
	Re-imbursement Claims - 1% of claim amount for every delay of 21 days beyond 21 days of receipt of all information / documents.	
	Maximum - 6% for a claim amount	

## Eligibility Criteria

Benefits	Plan A	Plan B
Pre-policy Issuance Medical Check-up	>= 46 years	>= 18 years
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)

Any illness	Waiting period 30 days
Named ailments+	Waiting period 2 years
Pre-existing diseases	Waiting period 36 months
Room eligibility*	Single private
Co-payment	20% of assessed claim amount
	<b>In Floater policy:</b> For all insured if the age of the eldest member at entry is 61 years or above.
	<b>In Individual policy:</b> For those insured whose age at entry is 61 years or above.
Tenure	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 unpleasant surprises while making a  
claim, do take a look at some of the major exclusions which will not be  
covered under our policy.

### ^Permanent exclusions

- Intentional self-injury / injury under influence of alcohol or drugs / criminal act
- Treatment received outside India / Stem Cells surgery
- War / Nuclear / Chemical / Biological
- 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
- Benign Prostatic Hypertrophy
- Cataract
- Surgery of Genitourinary system
- All types of Hernia, Hydrocele
- Internal tumors, skin tumors, cysts
- Kidney Stone / Ureteric Stone / Lithotripsy / Gall Bladder Stone

NOTE: ^The list is indicative. If you wish to know more, do read the  
prospectus / policy wordings available on our website  
www.reliancegeneral.co.in.

## Claim Process

We aim to make the claim process as smooth as possible for your  
convenience. Here's how to go about it:



### Step 1

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



### Step 2

Submit the required documents to RCARE



### Step 3

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

**Non-Network Hospital -**  
For Re-imbursement claims please follow the  
process as mentioned in our policy wordings

Note: #You are entitled for admission in a 'Single Private Room'. If you  
get admitted in a higher category of accommodation than the entitled  
category, you shall bear the ratable proportion of the covered medical  
expenses.

### Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

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