

## What the Policy does not cover?

At Reliance General Insurance, we would like our policy to be as transparent as possible. To ensure that you do not face any unpleasant surprises when you make a claim, we would like you to know some of the major exclusions under the policy.

Following Illnesses / Surgeries shall not be covered under the policy:

### Permanent Exclusions<sup>^</sup>

- ▶ Intentional self-injury / injury under influence of alcohol, drugs / criminal act
- ▶ Outside India or Robotic or Stem Cells
- ▶ War / Nuclear / Chemical / biological
- ▶ Diseases such as HIV or AIDS or STD
- ▶ Diseases existing from the time of birth (Congenital diseases)
- ▶ Maternity, Fertility
- ▶ Cost of spectacles, contact lenses and hearing aids
- ▶ Dental treatment or surgery
- ▶ Treatment of mental illness
- ▶ Cosmetic, aesthetic, treatment
- ▶ Non- allopathic, Diagnostics , Self Medication, Unproven Treatments

### +Named Ailments<sup>^</sup>

- ▶ Arthritis, Gout
- ▶ Benign ear, nose and throat (ENT) Disorders
- ▶ Benign Prostatic Hypertrophy
- ▶ Cataract
- ▶ Surgery of Genito urinary system
- ▶ All types of Hernia, Hydrocele
- ▶ Internal tumors, skin tumors, cysts.
- ▶ Kidney Stone / Ureteric Stone / Lithotripsy / Gall Bladder Stone

NOTE: <sup>^</sup> The above list is indicative. For complete details on exclusions and named ailments please read the prospectus / policy wordings which is also available on our website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in)

## How do I lodge a claim?

- ▶ Reliance General Insurance is committed to provide its customer the best-in-class service. We have a Cashless Network of over 4000+ hospitals across the country.
- ▶ In case of admission to any hospital, please give immediate intimation of admission, as per the terms and conditions mentioned in the policy, to our in-house health claims team "RCare" on the helpline number given on your health card. Once you submit the required documents, RCare would arrange for cashless facility to be made available at the hospital / Nursing home, subject to adequate coverage under the Policy
- ▶ For Re-imburement claims please follow the process as mentioned in the policy wordings.

# Please note that the insured is entitled for admission in a Single Private Room. In the event of Insured Person getting admitted in a higher category of accommodation than the entitled category, the Policyholder/Insured Person shall bear the rateable proportion of the covered Medical Expenses.

### Prohibition of rebates - Section 41 of The Insurance Act 1938

1. 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 or 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.
2. Any person making default in complying with the provisions of this Section shall be punishable with fine which may extend to ₹ 500/-

## About us

Reliance General Insurance is one of the fastest growing general insurance companies in India with innovative product offerings and customer service standards that are benchmarked to the best in the world. The Company aims to increase its presence in the retail and corporate sectors with a focus on customer centric products, multiple distribution channels and technology.

Reliance General Insurance is a subsidiary of Reliance Capital Limited. Reliance Capital is a part of the Reliance Group.

### Some of our other products:

- ▶ Reliance HealthWise Policy
- ▶ Reliance Private Car Insurance Policy
- ▶ Reliance Householder's Package Policy
- ▶ Reliance Shopkeeper's Package Policy
- ▶ Reliance Travel Care Insurance Policy
- ▶ Reliance Personal Accident Policy
- ▶ Reliance Critical Illness Policy

For complete details on the benefits, coverages, terms & conditions, exclusions, please read the sales brochure, prospectus and policy wordings carefully before concluding sale. Insurance is the subject matter of solicitation.

Call **1800 3002 8282** (toll free) OR **022-3989 8282** (charges apply) or visit [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in)

**RELIANCE**

General Insurance

An ISO 9001:2008 Certified Company

**Reliance General Insurance Company Limited**

Registered Office: Reliance Centre,  
19, Walchand Hirachand Marg, Ballard Estate,  
Mumbai 400 001.

\* Terms and conditions apply | \*\* Applicable for 3 Lacs sum insured | \*\*\* In case of critical illness

**RELIANCE**

General Insurance

# Reliance HealthGain

... Gain, Again

- 1 GIRL CHILD / SINGLE WOMAN BENEFIT**
- 2 AUTO DOUBLING OF SUM INSURED WITHIN POLICY PERIOD\***
- 3 SERVICE GUARANTEE - POLICY & CLAIMS**
- 4 NO LIMIT ON ENTRY & EXIT AGE\*\***
- 5 POLICY EXTENSION WITHOUT CHARGING PREMIUM\*\*\***
- 6 CROSS SELL RELATIONSHIP BENEFIT**
- 7 FAMILY BENEFIT - FOR INDIVIDUAL POLICY**

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Unexpected illness / accidents result in expensive hospitalization, which in turn takes a toll on your savings. To ensure that your health & wealth stays fit, we have a unique health plan which will protect you against ever increasing medical costs and would provide a flexibility to increase your coverage with time to meet upto to ever increasing health costs.

This product gives protection for the Individual(s) as well as the entire family under Single Policy. The Policy covers hospitalization expenses incurred by the Insured Person for treatment of illness or injury with many other Benefits at competitive premium.

#### Key Advantages

- ▶ Special Privileges for covering girl child and single woman
- ▶ Re-instatement of Base Sum Insured
- ▶ Claim & Policy Service Guarantee
- ▶ No maximum entry age for Sum Insured of ₹ 300,000
- ▶ Auto extension of policy for a tenure of 1 year incase of named critical illness.
- ▶ Family benefit giving comprehensive protection to your family members under Individual policy cover
- ▶ Wide range of Sum Insured varying from ₹ 3 Lacs to ₹ 18 Lacs
- ▶ Wellness Services
- ▶ Life long renewal
- ▶ Pre-existing Diseases are covered after 36 months of continuous coverage

#### Who can be covered under the policy:

**Family Definition** - Family means the following relationship(s) with the proposer: Self, Spouse, Daughter / Son, Mother / Father, Siblings, Grand mother / father, Grand daughter / son and daughter-in-law / son-in-law .

#### Eligibility Criteria

	Plan A	Plan B
Sum Insured - on annual basis	₹ 3 Lacs, ₹ 6 Lacs, ₹ 9 Lacs	₹ 12 Lacs, ₹ 15 Lacs, ₹ 18 Lacs
Entry Age - Minimum	Individual / Floater - 5 Years or above. Children between 91 days & upto 4 years can be covered under a floater with at least one member of age 21 years or above	Individual / Floater - 5 Years or above. Children between 91 days & upto 4 years can be covered under a floater with at least one member of age 21 years or above
Entry Age - Maximum	65 years. No entry age bar for SI ₹ 3 Lacs	65 years
Renewable upto	Life Long	Life Long
Individual Option	Max 6 members under the same policy	Max 6 members under the same policy
Floater Option	Max 6 members under the same floater = 4(children) + 2 (members>= 21 years of age)	Max 6 members under the same floater = 4 (children) + 2 (members>= 21 years of age)
Pre-policy Issuance Medical Check up	>= 46 years	>= 18 years

**NOTE:** Proposer should be atleast 18 years as on date of proposal

#### Portability

Policyholder desirous of porting his/her policy to our Company shall apply atleast 45 days before the policy renewal date of his/her existing policy.

#### Income Tax

Premium eligible for deduction under Section 80D of the Income Tax Act, 1961 as per applicable rules. Please consult your Tax advisor.

BENEFITS	Plan A	Plan B
Hospitalization Expenses a. In-Patient Treatment b. Day Care Treatments	Yes	Yes
Pre & Post Hospitalization Expenses	Upto 60 Days	Upto 60 Days
Domestic Road Ambulance	Upto ₹ 1,500	Upto ₹ 3,000
Donor Expenses	50% of SI upto max ₹ 5 Lacs	50% of SI upto max ₹ 5 Lacs
Domiciliary Hospitalization	Up to 10% of SI, subject to a maximum of ₹ 50,000.	Up to 10% of SI, subject to a maximum of ₹ 50,000.
Wellness	Yes	Yes
Cumulative Bonus	33 1/3 % increase in Base SI for every claim free year; Max up to 100%. 33 1/3 % decrease in Base SI for every claim year; Max up to Cumulative Bonus earned.	33 1/3 % increase in Base SI for every claim free year; Max up to 100%. 33 1/3 % decrease in Base SI for every claim year; Max up to Cumulative Bonus earned.
Reinstatement of Base Sum Insured	One re-instatement upto 100% of Base Sum Insured, subject to sublimit of 20% for related illness/ injury.	One re-instatement upto 100% of Base Sum Insured, subject to sublimit of 20% for related illness/ injury.
Call option	After every 4 claim free years upto maximum 4 times Base Sum Insured provided the total Sum Insured <= ₹ 50 Lacs. Can be exercised upto the age of 60 years.	After every 4 claim free years upto maximum 4 times Base Sum Insured provided the total Sum Insured <= ₹ 50 Lacs. Can be exercised upto the age of 60 years.
Claim Service Guarantee	Cashless Claims - 1% of claim amount for every delay of 6 hours beyond 6 hours of receipt of all information / documents. Re-imburement 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	Cashless Claims - 1% of claim amount for every delay of 6 hours beyond 6 hours of receipt of all information / documents. Re-imburement 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
Policy Service Guarantee	SI of ₹ 10,000 for delay in policy issuance.	SI of ₹ 20,000 for delay in policy issuance.
Accidental Death Cover for No Claim Renewal	No	₹ 1 Lac PA-Death cover for Policyholder-Insured
Insurance Renewal	No	One year extension of policy without charging any premium if the Policyholder-Insured suffers from named CI

WAIT PERIOD	Plan A	Plan B
Initial Wait Period	30 Days	30 Days
Named ailments +	24 months	24 months
Pre-existing Diseases	36 months	36 months
Room Eligibility#	Single Private	Single Private
Co-payment	@ 20% per claim In Floater policy: for all insured if the age of eldest member at entry is 61years or above In Individual policy: for those insured whose age at entry is 61years or above	@ 20% per claim In Floater policy: for all insured if the age of eldest member at entry is 61years or above In Individual policy: for those insured whose age at entry is 61years or above
Tenure	1 Year	1 Year