

UNITED INDIA INSURANCE COMPANY LIMITED

DIVISIONAL OFFICE #2, JOYS BLDG, PADMA JN, M G ROAD, COCHIN- 682035. Ph: 2368689

INDIVIDUAL HEALTH INSURANCE POLICY

1. The existing Mediclaim Policy will be replaced by the following new Health Insurance Products.

- 2. Health Insurance Policy** - **Platinum** - age group 3 months to 35 yrs
Health Insurance Policy - **Gold** - age group 36 yrs to 60 years
Health Insurance Policy - **Senior Citizens** - age group 61 years to 80 years

	Platinum	Gold	Senior Citizens
Minimum	Rs.1,00,000/-	Rs.1,00,000/-	Rs.1,00,000/-
Maximum	Rs.10,00,000/-	Rs.5,00,000/-	Rs.3,00,000/-

3. Sum Insured can be increased in multiples of Rs.25,000/-

4. Caps on certain diseases.

Disease	Restrictions on sum insured
Cataract & Hernia	25% of Sum Insured or actual whichever is less
Hysterectomy	25% of Sum Insured or actual whichever is less
Major surgeries	70% of Sum Insured or actual whichever is less
Room, Boarding & Nursing	1 % of Sum Insured or actual whichever is less
ICU Expenses	2 % of Sum Insured or actual whichever is less

5. A discount on the premium (5% to 25% max) is allowed in place of the existing provision of Cumulative bonus in respect of claim free policies.

6. If the insured opts for enhancement of sum insured at renewal, the enhancement should be restricted to the immediate next higher slab.

7. The insured shall be entitled for a free health check-up (with the assistance of TPA) undertaken once at the expiry of a block of every three continuous claim free years. The cost of such health check-up shall not exceed 1% of the average sum insured for the preceding three years.

8. Pre-existing diseases are covered under the Platinum Policy. However, congenital diseases (both internal and external) are excluded. **Under Gold and Senior Citizens Policy**, the Pre-existing disease exclusion is applicable. This exclusion shall get deleted once the insured completes three claim free policy periods.

9. Under Gold and Senior Citizens Policy any disease contracted by the Insured person during the first 30 days from the commencement date of the policy is an exclusion. This condition shall not however, apply in case of the Insured person having been covered under this scheme or Group Insurance Scheme with any of the Indian Insurance Companies for a continuous period of preceding 12 months without any break.

10. Under the Gold and Senior Citizens Policy, a new condition has been introduced whereby once the insured declares the existence of diabetes, hyper-tension and cholestrol, the premium is loaded by 30%. The policy will not pay for hospitalisation expenses in respect of direct treatment of these illnesses. However, other complications not having a direct bearing on these illnesses may be considered.

11. In respect of Gold and Senior Citizens Policy, the following diseases will not be covered during the first two years of the policy viz. Cataract, Benign Prostatic, Hyperthrophy, Hysterectomy for Menorrhagia or Fibromyoma, Hernia, Hydrocele, Congenital internal disease, Fistula in anus, piles, Sinusitis and related disorders, Gall Bladder Stone removal, Gout & Rheumatism, Calculus Diseases, Joint replacement due to degenerative condition and age-related Osteoarthritis and Osteoporosis.

12. A family discount of 5% on the total premium will be allowed if one or more family members are covered.

13. Under the Platinum Policy, a special discount of 10% on the basic premium is allowed if the insured opts for restriction of Room rent/bed charges per day to 1% of the sum insured.

14. Existing Policyholders who are below the age of 35 years as on the date of introduction of this Product will be allowed to renew the Policy as Platinum. All other Policyholders will be brought under the Gold Policy.

15. An entrant into the Platinum Policy will be allowed to continue under the Policy even after he crosses 35 years. As on date the table is available upto the age of 45 years. This will be expanded based on the claims experience of the next two years.

16. In respect of Senior Citizens who are our existing policyholders, they will be allowed to renew the policy on existing terms and conditions but at revised rates of premium under Gold Policy. They should not be compelled to migrate to the new Scheme. If they so desire to enter the new Scheme, the same may be allowed on collection of fresh proposal.

17. Persons above the age of 60 years and taking a Health Policy for the first time can be granted the Senior Citizens Policy only.

18. A grace period of 15 days is allowed for renewals of the policy. However, any claim occurring during the grace period/break cannot be considered. Policies renewed within the grace period shall be treated as "Continuous" renewal. Policies renewed after the grace period will be treated as fresh.

19. Any person above 45 years of age seeking insurance cover for the first time or where there is break in insurance or an existing policyholder seeking enhancement of sum insured will be required to undergo specified Medical check-up as detailed in the policy. a. Medical examination, b. CBC & ESR, c. Urine routine and microscopic, d. cholesterol, e. SGPT, f. Sr creatinine, g. ECG, h. Stress test.

20. Expenses on Hospitalisation for minimum period of 24 hours are admissible. However, this time limit is not applied to specific treatments, i.e, Dialysis, Chemotherapy, Radiotherapy; Eye Surgery, Dental Surgery, Lithotripsy (Kidney Stone removal), D & C, Tonsillectomy taken in the Hospital / Nursing Home and the Insured is discharged on the same day, the treatment will be considered to be taken under hospitalisation Benefit.

21. Group insurance is available to persons between the age of 5 years and 80 years.

22. Maternity benefit extension is an optional cover in **Group insurance** on payment of 10% additional premium. New born child shall be covered from day one up to the age of 3 months and expenses incurred shall be payable subject to the limit of Rs.50,000/-.

23. TPA will be settling all claims under all schemes and the TPA for United India Insurance, DO#2 is M/s **TTK Healthcare Services P Ltd.**