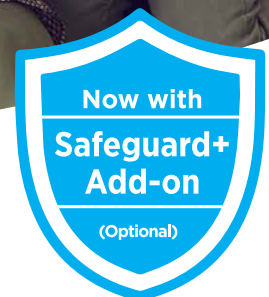


# HEALTH COMPANION

The Smart Just Got Smarter



Introducing the all new Variant 2022. An improved and comprehensive plan to keep you and your family financially secure and comfortable during any unexpected medical emergency or health related problems. It's time to make your smart choice, even Smarter.



#### Room rent:

No more capping on Room Rent. Covered up to Sum Insured



#### No Claim Bonus<sup>@</sup>:

20% increase in Base Sum Insured, every claim free year. Maximum 100% of Base Sum Insured.



#### Refill Benefit<sup>!</sup>:

One time refill of Base Sum Insured, now even for same illness. Triggers after 1st claim is paid.



#### Safeguard+ Add-on<sup>\$\$\$</sup>:

All non-payables covered<sup>^^</sup>



#### Hopitalisation:

Now covers hospitalisation for 2 hours or more



#### Air Ambulance:

Now covers air ambulance up to INR 2.5 Lakhs per hospitalisation

For your Family's Health Insurance



1860-500-8888



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## Variant 2022 - Products Benefits Table#

Plan Type	Individual / Family Floater										
Base Sum Insured (INR)	3 Lakhs	4 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs	12.5 Lakhs	15 Lakhs	20 Lakhs	30 Lakhs	50 Lakhs	1 Crore
<b>Benefits</b>											
<b>Inpatient Care</b>	Covered up to Sum Insured (No Capping on Room Rent)										
<b>Day Care Treatment</b>	All procedures Covered up to Sum Insured										
<b>AYUSH Treatment<sup>(2)</sup></b>	Covered up to Sum Insured										
<b>Modern Treatments</b>	Covered up to Sum Insured										
<b>Pre Hospitalisation</b>	60 Days; Covered up to Sum Insured										
<b>Post Hospitalisation</b>	180 Days; Covered up to Sum Insured										
<b>Organ Donor</b>	Covered up to Sum Insured										
<b>Ambulance</b>	Road ambulance: up to INR 2,000 per hospitalisation										
	Air ambulance: up to INR 2,50,000 per hospitalisation										
<b>No Claim Bonus</b>	In case of claim free year, increase of 20% of expiring Base Sum Insured in a Policy Year; maximum up to 100% of Base Sum Insured (In case of claim, no reduction in No Claim Bonus)										
<b>Refill<sup>(1)</sup></b>	Up to Base Sum Insured (Applicable for both same & different illness)										
<b>Health Check-up</b>	Annual (From Day 1); For defined list of tests; up to INR 500 for every INR 1 Lakh Base Sum Insured (Individual policy: maximum INR 5,000 per Insured; Family Floater policy: maximum INR 10,000 per policy)										
<b>Vaccination for Animal Bite<sup>(3)</sup></b>	Up to INR 5,000										
<b>Home Care / Domiciliary Treatment</b>	Covered up to Sum Insured										
<b>Optional Benefits</b>											
<b>Safeguard+ Add-on</b>	<b>a. Claim Safeguard:</b> All 4 Lists of Non-Payable items paid up to sum insured <b>b. No Claim Bonus Safeguard:</b> No impact on No Claim Bonus if claims in a policy year is up to INR 1,00,000 <b>c. Sum Insured Safeguard:</b> CPI (Consumer Price Index) linked increase in base sum insured										
<b>Safeguard Add-on</b>	<b>d. Claim Safeguard:</b> List 1 of Non-Payable items paid up to sum insured <b>e. No Claim Bonus Safeguard:</b> No impact on No Claim Bonus if claims in a policy year is up to INR 50,000 <b>f. Sum Insured Safeguard:</b> CPI (Consumer Price Index) linked increase in base sum insured										
<b>Hospital Cash<sup>(4)</sup></b>	INR 1,000/day			INR 2,000/day				INR 4,000/day			
<b>Annual Aggregate Deductible</b>	Deductible of INR 20,000 / 30,000 / 50,000 / 1 lac / 2 lac / 3 lac / 4 lac / 5 lac / 10 lac										
<b>Personal Accident</b>	Up to 5 times of Base Sum Insured. Maximum up to INR 1 Crore										

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