

SavePlus: Endorsement Document

SavePlus is an add-on which can be endorsed along with the Base Plan only and cannot be bought in isolation or as a separate product. The add-on shall be available only if it is specifically mentioned in Your Base Plan's Policy Schedule.

All waiting periods, permanent exclusions, definitions, claims procedure and general terms & conditions applicable to the Base Plan will apply to this add-on as well.

Please Note: Any claim under any of the benefits mentioned in this add-on endorsement policy will only be admissible when it qualifies according to the terms, conditions and exclusions of the Base Plan.

1. Benefits

1.1. Annual Aggregate Deductible

This is an aggregate amount in a year that we will NOT pay on expenses incurred and payable under the policy. Once the total expense exceeds this amount, **we will pay the balance.**

Note:

- Deductible amount borne by you should also be payable as per policy terms and conditions.
- Deductible will **NOT** apply to any of these benefits (as per each base plan):
- Annual Health Check-up, Live Healthy, Second Medical Opinion, Shared Accommodation Cash, e-consultation, Personal Accident, Hospital Daily Cash benefits, Vaccination for Animal Bite (if available under the base plan)
- It is possible to add /modify / remove the deductible you have chosen at renewal of your base plan

1.2. Co-Payment:

It is the percentage of admissible claim amount **You** would have to bear for every claim, Rest we will pay.

Note: NOT apply to any of these benefits (as per each base plan): Annual Health Check-up, Live Healthy, Second Medical Opinion, Shared Accommodation Cash, e-consultation, Personal Accident, Hospital Daily Cash benefits, Vaccination for Animal Bite (if available under the base plan)

It is possible to add /modify / remove the co-payment you have chosen at renewal of your base plan

Note: Co-Payment & Annual Aggregate Deductible cannot be opted together.

1.3. Pre-Existing Disease Waiting Time Modification

You can choose to decrease or increase the Pre-Existing Disease waiting period applicable in the base plan.

Note: This can only available at the time of buying the policy and cannot be opted/modified/removed at renewal.

1.4. Room Type Modification

You can as per your lifestyle, choose to change the room category available in your base plan, and opt for what suits you best!

You can choose between a Standard Single Room, Shared Room or Any Room Category up to Sum Insured. Irrespective of the Room type you choose, ICU admission will always be paid up to Base Sum Insured.

Note:

- You will have to bear additional co-payment **IF** treatment is taken in a higher room category than the eligible room category

Category Available in the Base Plan	Category Claimed for	Co-Payment Percentage
Shared Room	Standard Single Room	10%
Shared Room	Deluxe/Suite Room	25%
Standard Single Room	Deluxe/Suite Room	15%