

## Prospectus

### A. Eligibility Criteria

Minimum Entry Age	91 days
Maximum Entry Age	Child : 24 years      Adult : 70 years
Maximum Renewal Age	Lifelong
Age of Proposer	18 Years or above
Relationship Covered	Legally married Spouse, Children, Parents, Brother, Sister, Parents-in-Law, Grandparents, Grandchildren, Uncle, Aunt, Nephew and Niece.

### B. Key Benefits

#### 1. Accidental Death

The Company shall pay the Sum Insured in case of death of the Insured Person on account of any Accident/Injury during the Policy Period or within twelve calendar months from the date of occurrence of such Accident/Injury which occurred during Policy Period.

#### 2. Permanent Total Disablement (PTD)

The Company shall pay up to an amount as specified in the Policy Certificate in case of any permanent total disablement of the Insured Person on account of any Accident/Injury during the Policy Period or within twelve calendar months from the date of occurrence of such Accident/Injury which occurred during Policy Period. The payout of the Sum Insured shall be as per table below :

S. No.	Insured Events	% of Sum Insured Payable
1.	Total and irrecoverable loss of sight of both eyes, or of the actual loss by physical separation of two entire hands or two entire feet, or one entire hand and one entire foot, or the total and irrecoverable loss of sight of one eye and loss by physical separation of one entire hand or one entire foot	100%
2.	Total and irrecoverable loss of (a) use of two hands or two feet, or (b) one hand and one foot, or (c) sight of one eye and use of one hand or one foot	100%
3.	Total and irrecoverable loss of sight of one eye, or of the actual loss by physical separation of one entire hand or one entire foot	50%
4.	Total and irrecoverable loss of use of a hand or a foot without physical separation	50%
5.	Paraplegia or Quadriplegia or Hemiplegia	100%

#### 3. Permanent Partial Disablement (PPD)

The Company shall pay up to an amount as specified in the Policy Certificate in case of any permanent partial disablement of the Insured Person on account of any Accident/Injury during the Policy Period or within twelve calendar months from the date of occurrence of such Accident/Injury which occurred during Policy Period. The payout of the Sum Insured shall be as per table below :

S. No.	Insured Events	% of Sum Insured Payable
I	Total and irrecoverable loss of hearing in:- a) Both ears b) One ear	75% 20%
II	Loss of toes a) All b) Both phalanges of great toes bilateral c) Both phalanges of one great toe d) Both phalanges of other than great toes for each toe	20% 5% 2% 1%
III	Loss of four fingers and thumb of one hand	40%
IV	Loss of four fingers of one hand	35%
V	Loss of thumb a) both phalanges b) one phalanx	25% 10%
VI	Loss of index finger a) three phalanges b) two phalanges c) One phalanx	10% 8% 4%

S. No.	Insured Events	% of Sum Insured Payable
VII	Loss of middle finger a) three phalanges b) two phalanges c) One phalanx	6% 4% 2%
VIII	Loss of ring finger a) three phalanges b) two phalanges c) One phalanx	5% 3% 2%
IX	Loss of little finger a) three phalanges b) two phalanges c) One phalanx	4% 3% 2%
X	Loss of metacarpus a) First or second b) Third, fourth or fifth	3% 2%
XI	Permanent partial disablement not otherwise provided for under Sr. No. I to X inclusive.	Such percentage of the Sum Insured as determined in accordance with the medical assessment carried out by the Company's network Hospital provided that the percentage under Insured Event Sr. No. XI shall not exceed 50% of the Sum Insured.

#### 4. Fractures

The Company will pay up to an amount as specified in the Policy Certificate as per table below in case the Insured Person suffers any Injury during the Policy Period resulting into any of the fractures:

S. No.	Description of Fracture	% of Sum Insured payable
I	Hip or Pelvis (excluding thigh or coccyx): Multiple fractures – at least one Compound Fracture and one Complete Fracture	100%
II	Hip or Pelvis (excluding thigh or coccyx) - All other Compound Fractures	50%
III	Thigh or Heel: Multiple fractures – at least one Compound Fracture and one Complete Fracture	100%
IV	Thigh or Heel: Multiple fractures – at least one Complete Fracture	50%
V	Lower leg, skull, clavicle, ankle, elbows, upper or lower arm (including wrist but excluding Colles-type fractures): Multiple Fractures – at least one Compound Fracture and one Complete Fracture	100%
VI	Lower leg, skull, clavicle, ankle, elbows, upper or lower arm (including wrist but excluding Colles-type fractures) :All other Compound Fractures	30%
VII	Colles type fracture of the lower arm – If Compound Fracture	100%
VIII	Colles type fracture of the lower arm – If Compound Fracture	50%

#### 5. Child Education

The Company will pay an amount as specified in the Policy Certificate towards the education of the Insured Person's Child in case the Company pays a Claim under Benefit 1 or Benefit 2.

#### 6. Major Diagnostics Tests

The Company will reimburse the expenses incurred for carrying out any major diagnostic tests like CT Scan, MRI, etc. consequent to an Injury resulting in a Claim which is payable under Benefit 1 or Benefit 2 or Benefit 3, if these tests are undertaken on the written advise of a Medical Practitioner and are conducted within 3 months of occurrence of the Injury.

#### 7. Disappearance

In case the Insured Person's body cannot be located within 1 year after a forced landing, stranding, sinking or wrecking of a Common Carrier or in any event arising as a result of any Acts of God perils during the Policy Period and it can be reasonably concluded that such Insured Person has died as a result of such Accident, the Company will pay the Sum Insured admitting the Claim under Benefit 1. However, if it is later found that the Insured Person survived such an Accident / Injury for which the Company had paid the claim, the amount paid shall be paid back to the Company.

#### 8. Mobility Cover

The Company will reimburse the expenses incurred for procuring medically necessary prosthetic devices (artificial devices replacing body parts, including artificial legs, arms or eyes), orthopaedic braces (including but not limited to arm, back or neck braces) and durable medical equipment (including but not limited to wheelchairs and Hospital beds) to assist the Insured Person's basic medical needs, consequent to an Injury. The expenses under this Benefit shall be paid only if the Claim is paid under Benefit 2 and such devices or equipment are procured on the written advice of a treating Medical Practitioner.

## 9. Burns

If the Injury suffered by the Insured Person solely and directly results in any of the following second or third degree burn injuries, the Company will pay up to an amount as specified in the Policy Certificate as per table below:

S. No.	Description of Fracture	% of Sum Insured payable
I	Third degree burns of 30% or more of the total body surface area	100%
II	Second degree burns of 30% or more of the total body surface area	50%
III	Third degree burns of 20% or more, but less than 30% of the total body surface area	80%
IV	Second degree burns of 20% or more, but less than 30% of the total body surface area	40%
V	Third degree burns of 10% or more, but less than 20% of the total body surface area	40%
VI	Second degree burns of 10% or more, but less than 20% of the total body surface area	20%
VII	Third degree burns of 5% or more, but less than 10% of the total body surface area	20%
VIII	Second degree burns of 5% or more, but less than 10% of the total body surface area	10%

In case an Injury results in more than one of the 'Descriptions of Extent of Burn Injury' above, then the Company's liability will be only for the highest amount applicable on all the 'Descriptions of Extent of Burn Injury' incurred.

## 10. Domestic Road Ambulance

The Company will reimburse the expenses incurred for the emergency medical evacuation of the Insured Person, including necessary medical care enroute, consequent to an Injury only if the Claim which is payable under Benefit 1 or Benefit 2 or Benefit 3.

## 11. Nursing Care

The Company will pay for the expenses incurred towards hiring a Qualified Nurse with the purpose of providing care and convenience to the Insured Person to perform his daily activities, which facilitate his activities of daily living and are recommended by a Medical Practitioner in writing.

## 12. Reconstructive Surgery

In case the Insured Person is required to undergo reconstructive surgery consequent to any Accident/Injury, the Company will reimburse the Medical Expenses incurred on such reconstructive surgery at a Hospital only if the surgery is carried out within 30 days of Accident/Injury and the Company has admitted a Claim under Benefit 2 or Benefit 3.

## 13. Repatriation of Mortal Remains

The Company will pay up to an amount as specified in the Policy Certificate for the transportation of Insured Person's body from the place of death to the city of last known address of the Insured Person as per the Company's records or as per the request of the Insured Person's family only if a Claim is payable under Benefit 1.

## C. Add-on Benefit

Add-on Benefit can be opted by you along with any of the plan.

### 1. Accidental Hospitalization

This Add-on Benefit aims at providing coverage for the following :

- Hospitalization Expenses : This shall reimburse you the expenses incurred at a Hospital consequent to any Injury as an In-patient Care or as Day Care Treatment.
- Daily Allowance : This shall pay you a lump sum amount per day for each day of your hospitalization up to a maximum of 5 days subject to a deductible of 2 days. The payment shall be made only in case the Hospitalization Expenses are payable.
- Compassionate Visit : This shall reimburse the reasonable incurred towards the cost of economy class air ticket or equivalent from the city of normal residence to the place of Hospitalization of the Insured Person, in case you are hospitalized for treatment of any Injury only if such hospitalization is within three days from the occurrence of the Injury and the hospitalization is required for a minimum period of 5 consecutive days.

## D. Salient Features

### 1. Policy Term

You can choose the policy term between one to three years.

### 2. Free Look Period

You may, within 15 days from the receipt of the Policy, return the Policy stating reasons, if the terms and conditions are not acceptable. If no Claim has been made under the Policy, We will refund the premium received after deducting proportionate risk premium for the period on cover and stamp duty charges.

### 3. Premium

The premium charged under the policy depends upon the plan, sum insured chosen, tenure and Add-on Benefit taken and the health status of the individual.

The premium rates for the plans offered are annexed hereto with the prospectus.

### 4. Cancellation/Termination

You can cancel/terminate the policy any time by giving a 15 days' notice in writing. We shall refund the premium for the unexpired period of this Policy as per the short period scales as mentioned below, provided no Claim has been made and full premium has been received under the Policy.

Cancellation date up to (x months) from Policy Period Start Date	1 Year	2 Year	3 Year
Upto 1 month	75.0%	87.0%	91.0%
1 month to 3 months	50.0%	74.0%	82.0%
3 months to 6 months	25.0%	61.5%	73.5%
6 months to 12 months	0.0%	48.5%	64.5%
12 months to 15 months	N.A.	24.5%	47.0%
15 months to 18 months	N.A.	12.0%	38.5%
18 months to 24 months	N.A.	0.0%	30.0%
24 months to 30 months	N.A.	N.A.	8.0%
Beyond 30 months	N.A.	N.A.	0.0%

### 5. Underwriting

The proposal shall be subjected to individual underwriting based on the annual income and the sum insured proposed for each prospect.

Post the review of the reports of such tests, the underwriter may :

- Accept the proposal as is
- Reject the proposal
- Ask the proposer to modify the proposal to reduce the sum insured or to drop the prospect.

### E. Portability

If you wish to migrate your policy from any other non-life insurance company, you can apply for a health insurance policy under Portability, but in no case later than 30 days after the renewal date of your policy and the Waiting Periods as under the policy shall be reduced by the number of months of continuous coverage under such health insurance policy with the previous insurer.

### F. Contribution Clause

In case you are covered under more than one indemnity insurance policies, with Us or with other insurers, You shall have the right to settle the Claim with any of the Company, provided that the Claim amount payable is up to Sum Insured of such Policy.

In case the Claim amount exceeds the Sum Insured, then You shall have the right to choose the companies with whom the Claim is to be settled. In such cases, the settlement shall be done in proportion of the Sum Insured of all the policies. This clause shall not apply to any Benefit offered on a fixed benefit basis.

### G. Grievance Redressal

We have developed proper procedures and effective mechanism to address Your complaints. We are committed to comply with the Regulations, standards which have been set forth in the Regulations, Circulars issued by the Authority (IRDAI) from time to time in this regard.

- (a) If You/Insured Person has a grievance that You/Insured Person wishes Us to redress, You/Insured Person may contact Us with the details of the grievance through:
- Website: [www.religarehealthinsurance.com](http://www.religarehealthinsurance.com)  
Email: [customerfirst@religarehealthinsurance.com](mailto:customerfirst@religarehealthinsurance.com)  
Contact No.: 1800-200-4488 Fax: 1800-200-6677  
Courier: Any of Our Branch Office or corporate office

You/Insured Person may also approach the grievance cell at any of Our branches with the details of your grievance during Our working hours from Monday to Friday.

- (b) If You/Insured Person is not satisfied with Our redressal of Your/Insured Person's grievance through one of the above methods, You/Insured Person may contact Our Head of Customer Service at:
- Head – Customer Services,  
Religare Health Insurance Company Limited,  
GYS Global, Plot No. A3, A4, A5, Sector - 125,  
Noida, U.P. – 201301.

## H. Claims Management

We shall process all the Claims under this Policy. With you directly interacting with us, we can be doubly sure that you are satisfied.

**Intimation :** Kindly notify us in case of occurrence of any event that can give rise to Claim and provide the necessary information for registration of the Claim.

### Claims Process

1. Any Claim under this Policy shall be settled on reimbursement basis only for the Benefits available under the Policy. For Add-on Benefit (Accidental Hospitalization) Cashless Facility may be availed.
2. Please send the duly signed claim form and all the information/documents mentioned therein to us. Please refer to claim form for complete documentation.
3. If there is any deficiency in the documents/information submitted by you, We will send the deficiency letter.
4. On receipt of the complete set of claim documents, We will send the cheque for the admissible amount, along with a settlement statement in the name of the Policyholder.

### (a) Cashless

You can avail Cashless Facility at any of our Network Provider by presenting the Religare Health Card at the Hospital.

The Company shall condone delay on merit for delayed Claims where delay is proved to be for reasons beyond the control of the Policyholder or the Insured Person.

### Payment Terms

- (a) All payments under this Policy shall be made in Indian Rupees and within India.
- (b) Your Sum Insured shall be reduced by the amount payable or paid under the Policy Terms and Conditions and only the balance amount shall be available as the Sum Insured for the unexpired Policy Year.
- (c) We shall have no liability to make payment of a Claim under the Policy in respect of an Insured Person, once the Sum Insured for that Insured Person is exhausted.
- (d) In the event of death of the Policyholder, We will pay the Nominee (as named in the Policy Certificate) and in case of no. Nominee at its discretion to the legal heirs of the Policyholder whose discharge shall be treated as full and final discharge of its liability under the Policy.
- (e) On payment of Renewal premium, You shall give written notice to Us of any disease, physical defect or infirmity or change in occupation or profession of the Insured Person.
- (f) We shall decide on its liability under any Claim post the receipt of all the necessary documents as required for settlement of such Claim. In case We accepts its liability under any Claim, It shall make the payment within 7 days from the confirmation by You. In case there is delay in the payment beyond the stipulated timelines, We shall pay additional amount as interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed by it.
- (g) The Claim shall be paid only for the Policy Period in which the event giving rise to Claim under this Policy occurs.

## I. Permanent Exclusions

Any Claim in respect of any Insured Person for, arising out of or directly or indirectly due to any of the following shall not be admissible, unless expressly stated to the contrary elsewhere in the Policy:

- (i) Any Illness including any pre-existing condition or its complications except where an Insured Event under general conditions applicable to all Benefits results from an illness which arises directly as a consequence of an Injury sustained during the Policy Period;
- (ii) Any pre-existing injury or physical condition;
- (iii) The Insured Person operating or learning to operate any aircraft or performing duties as a member of a crew on any aircraft or Scheduled Airline or any airline personnel;
- (iv) The Insured Person flying in an aircraft other than as a fare paying passenger in a Scheduled Airline;
- (v) Any intentional self-inflicted injury, suicide or attempted suicide, sexually transmitted conditions, mental or nervous conditions, insanity, disorder, anxiety, stress or depression;
- (vi) Influence of drugs, alcohols or other intoxications or hallucinogens;
- (vii) War (whether declared or not) and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraints and detentions of all kinds;
- (viii) Participation in actual or attempted felony, riots, civil commotion or criminal misdemeanour;
- (ix) A complication of infection with human immune deficiency virus (HIV) or any variance including acquired immune deficiency syndrome (AIDS) and AIDS Related complex (ARC) or venereal diseases;
- (x) The Insured Person engaging in sporting activities in so far as they involve the training for or participation in competitions of professional sports, unless declared beforehand and agreed by the Company in writing subject to additional premium being received and incorporated accordingly in the Policy;
- (xi) Any act resulting in breach of law committed by the Insured Person with a criminal intent;

- (xii) The Insured Person serving in any branch of the military, navy or air-force or any branch of armed Forces or any paramilitary forces;
- (xiii) Radioactive contamination whether arising directly or indirectly or any consequential loss thereof, ionizing radiation, toxic, explosive or other hazardous properties of nuclear material;
- (xiv) The Insured Person working in or with mines, tunnelling or explosives or involving electrical installation with high tension supply or conveyance testing or oil rigs work or ship crew services or as jockeys or circus personnel or aerial photography or engaged in Hazardous Activities;
- (xv) Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from, or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:
  - I. Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile or fusion material emitting a level of radioactivity capable of causing incapacitating disablement or death.
  - II. Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death.
  - III. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death.

In addition to the foregoing, any loss, claim or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any action taken in controlling, preventing, suppressing, minimizing or in any way relating to the above is also excluded.

- (xvi) Resulting from Pregnancy except ectopic pregnancy or child-birth.
- (xvii) Impairment of the Insured Person's intellectual faculties by abuse of stimulants or depressants or by the illegal use of any solid, liquid or gaseous substance.
- (xviii) Resulting due to any disease or infection except where such condition arises directly as a consequence of an accident during the Cover period.
- (xix) Any claim related to Hazardous Activities.
- (xx) Any specific time-bound or lifetime exclusions specified in the Policy Certificate.
- (xxi) Any medical or physical condition or treatment or service, which is specifically excluded under the Policy Certificate.
- (xxii) Persons whilst working with in underground mines, explosives, press, activities like racing on wheels or horseback, winter sports, canoeing involving white water rapids, any bodily contact sport.
- (xxiii) Congenital Anomaly or any complications or conditions arising therefrom.
- (xxvi) Bacterial infections (except pyogenic infection which occurs through an Accidental cut or wound).
- (xxv) Treatments rendered by a Doctor who shares the same residence as an Insured Person or who is a member of an Insured Person's family.
- (xxvi) Any change of profession after inception of the Policy which results in the enhancement of Our risk, if not accepted and endorsed by Us on the schedule of Insurance Certificate.
- (xxvii) As a result of any curative treatments or interventions that you carry out or have carried out on your body.
- (xxviii) Any treatment arising from or traceable to pregnancy (including voluntary termination), miscarriage (unless due to an Accident), childbirth, maternity (including caesarian section), abortion or complications of any of these. This exclusion will not apply to ectopic pregnancy.
- (xxix) Claim arising out of mental illness, stress, psychiatric or psychological disorders.

## J. Renewal Terms

- (a) The Policy will automatically terminate on the Policy Period End Date. All renewal applications should reach the Company on or before the Policy Period End Date.
- (b) The Company may, in its sole discretion, revise the renewal premium payable under the Policy provided that revisions to the renewal premium are in accordance with the IRDA rules and regulations as applicable from time to time. The premium payable on renewal shall be paid to the Company on or before the Policy Period End Date and in any event before the expiry of the Grace Period.
- (c) The Company will ordinarily not refuse to renew the Policy except on ground of fraud, moral hazard or misrepresentation or non-co-operation by the Insured.
- (d) The Company reserves the right to carry out underwriting in relation to any request for increase of the Sum Insured/change of plan at the time of Renewal of the Policy.
- (e) This product may be modified/withdrawn by the Company after due approval from the IRDA. In case this product is modified/withdrawn by the Company, this Policy can be renewed under the then prevailing Health Insurance Product or its nearest substitute approved by IRDA. The Company shall duly intimate the Policyholder regarding withdrawal of this product and the options available to the Policyholder at the time of Renewal of this Policy.

## K. Schedule of Discounts

S.No.	Description	Discount	
		No. of persons	Discount
1	Family discount - This discount shall be applicable if more than one persons of the same family are covered in the same policy, individually	2 members and above	5%
2	Cross sell/Loyalty discount (to our existing customers/beneficiaries)		10%
3	Direct Sourcing Discount		15%
4	Discount for employee and their dependents of :		15%
	(i) Religare Enterprises limited and its Subsidiaries/Affiliates		
	(ii) Corporation bank and its Subsidiaries/Affiliates		
	(iii) Union bank of India and its Subsidiaries/Affiliates		
5	Discount for multi-year policies (on single premium)	No. of years	Discount
	2 year rate = Annual Rate $\times$ 2 $\times$ (1 - Discount applicable)	2 year	7.50%
	3 year rate = Annual Rate $\times$ 3 $\times$ (1 - Discount applicable)	3 year	10.0%

**Note:** Maximum discount on a cumulative basis shall not exceed 15% of the premium.

## L. Schedule of Benefits

Plan Detail	Secure 1	Secure 2	Secure 3	Secure 4	Secure 5
Sum Insured (in Rs.)	10 Lac	15 Lac, 20 Lac, 25 Lac & 30 Lac	50 Lac, 1 cr, 2 cr & 3 cr	Above 3 Crore up to 25 Crores	Up to 30 Lac
Entry Age - Minimum	91 days	91 days	91 days	91 days	91 days
Entry Age - Maximum	70 years	70 years	70 years	70 years	70 years
Renewal Age	Life Long	Life Long	Life Long	Life Long	Life Long
Benefits					
1. Accidental Death	Sum Insured	Sum Insured	Sum Insured	Sum Insured	Sum Insured
2. Permanent Total Disablement	As per Table	As per Table	As per Table	As per Table	As per Table
3. Permanent Partial Disablement	As per Table	As per Table	As per Table	As per Table	As per Table
4. Fractures	Up to ₹ 50,000	Up to ₹ 1,00,000	Up to ₹ 2,00,000	Up to ₹ 3,00,000	No
5. Child Education	No	10% of Sum Insured	10% of Sum Insured	10% of Sum Insured	No
6. Major Diagnostics Tests	No	Up to ₹ 15,000	Up to ₹ 25,000	Up to ₹ 50,000	No
7. Disappearance	No	Sum Insured	Sum Insured	Sum Insured	No
8. Mobility cover	No	Up to ₹ 15,000	Up to ₹ 25,000	Up to ₹ 50,000	No
9. Burns	No	Up to ₹ 10,00,000	Up to ₹ 20,00,000	Up to ₹ 25,00,000	No
10. Domestic Road Ambulance	No	No	Up to ₹ 5,000	Up to ₹ 5,000	No
11. Nursing Care	No	No	₹ 1,000 per day, Max for 15 days	₹ 1,500 per day, Max for 15 days	No
12. Reconstructive Surgery	No	No	Up to ₹ 10,00,000	Up to ₹ 20,00,000	No
13. Repatriation of Mortal Remains	No	No	2% of the Sum Insured or Max ₹ 1,00,000; whichever is lower	2% of the Sum Insured or Max ₹ 1,00,000; whichever is lower	No
Add-on Benefit: Accidental Hospitalization					
a) Hospitalization Expenses	Up to ₹ 1,00,000	Up to ₹ 1,00,000	Up to ₹ 5,00,000	Up to ₹ 10,00,000	Up to ₹ 1,00,000
b) Daily Allowance	₹ 500 per day Max for 5 days	₹ 500 per day Max for 5 days	₹ 500 per day Max for 5 days	₹ 500 per day Max for 5 days	₹ 500 per day Max for 5 days
c) Compassionate visit	Up to ₹ 15,000	Up to ₹ 15,000	Up to ₹ 25,000	Up to ₹ 50,000	Up to ₹ 15,000
Tenure (in years)	1/2/3	1/2/3	1/2/3	1/2/3	1/2/3

Note: Up to means – "Actual expenses incurred or the amount specified, whichever is lower;"

## Explanation to the Benefits

S.No.	Description	Description	Payment Settlement Basis	Part of Main Sum Insured or Outside Sum Insured	Scope of Cover	Precondition - Admissibility of Claim under Benefit
1	Benefit 1	Accidental Death	Benefit	Part of Main Sum Insured	Worldwide	Not Applicable
2	Benefit 2	Permanent Total Disablement	Benefit	Part of Main Sum Insured	Worldwide	Not Applicable
3	Benefit 3	Permanent Partial Disablement	Benefit	Part of Main Sum Insured	Worldwide	Not Applicable
4	Benefit 4	Fractures	Benefit	Part of Main Sum Insured	Worldwide	Not Applicable
5	Benefit 5	Child Education	Benefit	Addition to Main Sum Insured	Worldwide	Benefit 1 or Benefit 2
6	Benefit 6	Major Diagnostics Tests	Indemnity	Addition to Main Sum Insured	India	Benefit 1 or Benefit 2 or Benefit 3
7	Benefit 7	Disappearance	Benefit	Part of Main Sum Insured	Worldwide	In lieu of Benefit 1
8	Benefit 8	Mobility cover	Indemnity	Addition to Main Sum Insured	India	Benefit 2
9	Benefit 9	Burns	Benefit	Part of Main Sum Insured	Worldwide	Not Applicable
10	Benefit 10	Domestic Road Ambulance	Indemnity	Addition to Main Sum Insured	India	Benefit 1 or Benefit 2 or Benefit 3
11	Benefit 11	Nursing Care	Benefit	Addition to Main Sum Insured	Worldwide	Benefit 2 or Benefit 3
12	Benefit 12	Reconstructive Surgery	Indemnity	Addition to Main Sum Insured	India	Benefit 2 or Benefit 3
13	Benefit 13	Repatriation of Mortal Remains	Benefit	Addition to Main Sum Insured	Worldwide	Benefit 1
14	Add-on Benefit	Accidental Hospitalization	Indemnity	Part of Main Sum Insured	India	Not Applicable



## About Us

### Religare Health Insurance Company Limited

Religare Health Insurance is focused on the delivery of health insurance services. Our promoter's expertise in the spectrum of financial services, healthcare delivery and preventive health solutions, coupled with a robust distribution model, offers us a unique edge to deliver and excel in a business environment that hinges on serviceability and scale. Powered by the best-in-class product design and a customer-centric approach, Religare Health Insurance is committed to delivering on its innate values of being a responsible, trustworthy and innovative health insurer.

The shareholders of Religare Health Insurance comprise of three strong entities - Religare Enterprises Limited, Union Bank of India and Corporation Bank.

### Religare Enterprises Limited

Religare Enterprises Limited (REL), a leading emerging markets financial services group anchored in India, offers a wide array of services including broking, insurance, asset management, lending solutions, investment banking and wealth management. With a network that spans across over 1650 locations, and more than a million clients, REL enjoys a dominant presence in the Indian financial services space.

We have also built an Asia and emerging markets-focused Institutional Equities & Investment Banking business and a multi-boutique global asset management platform to tap the broader opportunities offered by the most promising emerging markets around the world.

### Union Bank of India

Union Bank of India, a key player in India's public sector banking domain, operates out of over 3500 branches across the country and has a clientele base of more than 24 million. Over the past 90 years, the bank has played a proactive role in infusing cross-sector economic growth in India and has sustained a robust income mechanism from a well-diversified portfolio of assets.

### Corporation Bank

Corporation Bank, a leading public sector bank, delivers its core objectives of sustainably maintaining the highest standards of service to its customers with innovative product & process solutions, through its formidable network of 1707 branches. The Bank has committedly worked towards empowering the rural and urban population alike, and has resultantly been a significant contributor to the economic growth impetus of the nation.

### Religare Health Insurance Company Limited

Registered Office: D-3, District Centre, Saket, New Delhi - 110017

Correspondence Office: GYS Global, Plot No. A3, A4, A5, Sector - 125, Noida, U.P. - 201301

**Disclaimer:** This is only a summary of product *securē*. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Please seek the advice of your insurance advisor if you require any further information or clarification.

IRDA or its officials do not involve in activities like sale of any kind of Insurance or Financial products nor invest premiums. IRDA does not announce any bonus. Those receiving such phone calls are requested to lodge a police complaint along with details of phone call and number.

**Statutory Warning: Prohibition of Rebates (under section 41 of Insurance Act, 1938):** 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 insurers. Any person making default in complying with the provision of this section shall be punished with fine, which may extend to five hundred rupees.

Insurance is a subject matter of solicitation. UAN: 15051507 UIN: IRDA/NL-HLT/RHI/P-P/V.I/273/13-14 CIN: U66000DL2007PLC161503 IRDA Registration Number - 148  
*securē* and *Ab Health Hamesha* are trademarks of Religare Health Insurance Company Limited.

Note:

1. The foregoing is only an indication of the cover offered. For details, please refer to the Policy Terms & Conditions, available on request.
2. Proposal form and the prospectus shall form the basis of the insurance contract. It is mandatory for you to provide us a duly filled in and signed proposal form and retain a copy as an evidence of the basis of the insurance contract.
3. Any risk under this policy shall commence only once we receive the premium (including all taxes and levies thereto).
4. In case you have not understood any of the details, coverage, etc. in this document, you can seek for a clarification or a copy of this document in a language understood by you.
5. Our product states all those matters which have been specified in Section 7 of the Consumer Protection Regulations, 2005 and in addition we shall respond positively to the provisions of Section 9, 10 and 11 of the said Regulations.
6. All our sales literature, prospectus, solicitation by agents/insurance intermediaries, and networking arrangement are in compliance with Insurance Advertisement and Disclosure Regulations and shall continue to comply the guidelines/circulars issued by the IRDA from time to time on this subject.