COVERAGES (Applicable for Neo Plan and Prime Plan)

HEALTH INSURANCE



Room Rent
Any Room



Automatic Restoration
Unlimited Sum Insured (applicable for same disease / different diseases)



Consumables
68 Consumables + Admission, Record and Insurance Processing charges are covered

(Inbuilt cover only for Prime Plan)



Bonus
For claim free year: 100% of the Sum Insured is provided. For claim year: 25% of the Sum Insured is provided (Applicable once during the policy period)



Premium Promise
No change in the premium till Insured makes a claim or up to 55 Years of age whichever is earlier

(Inbuilt cover only for Prime Plan)



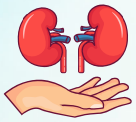
Modern Treatment
Covered up to Sum Insured



Organ Transplantation
Covered up to Sum Insured



AYUSH Treatment
Covered up to Sum Insured



Organ Donor Expenses
For Insured: Covered up to Sum Insured, if the Insured donates organ
For Donor: Additional Sum Insured, covered up to basic Sum Insured for any complications that necessitate a Redo surgery / ICU admission



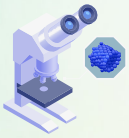
Domiciliary Hospitalisation
Covered up to Sum Insured



Home Care Treatment
Covered up to 10% of Sum Insured or up to Rs.5 Lakhs whichever is less



ICU including Digital ICU
Modern technological gadgets integrated with medical expertise



Nanotechnology
Covered up to 25% of Sum Insured



Newborn Baby Cover
Covered up to Rs.5 Lakhs, based on the Sum Insured



Bariatric Surgery
Covered up to Rs. 7 Lakhs based on the Sum Insured



Day Care Procedures
All Day Care procedures are covered



Pre & Post Hospitalization
90 Days and 180 Days respectively



Road Ambulance
Covered up to Sum Insured



E-Domestic Second Medical Opinion
Covered

OPTIONAL COVERS (On payment of additional premium)

(Applicable for Neo Plan and Prime Plan)



Wealth for Health
If there is no claim for a block of 5 consecutive policy years under this policy, then the first year base policy premium is provided to the insured wallet



Enhanced Multiplier 3X or 10X
100% of Sum Insured after completion of each policy year (irrespective of claim) subject to a maximum of 3 times or 10 times of Sum Insured (based on the plan opted)



Consumables
68 Consumables + Admission, Record and Insurance Processing charges are covered

(Optional cover only for Neo Plan)



Premium Promise
No change in the premium till Insured make a claim or up to 55 Years of age whichever is earlier

(Optional cover only for Neo Plan)



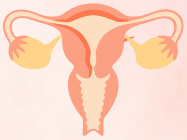
Insta Care Cover from 31st day
Pre-existing Disease(s) related to Asthma, Blood Pressure, Cholesterol and Diabetes mellitus are covered from 31st day



Partner Protect
Waiting periods served by insured can be carried forward to the spouse if added in the policy (if spouse entry age is up to 35 Years)



Health check-up
Covered up to Rs. 20,000/- based on the Sum Insured for every year (Irrespective of claims)



Assisted Reproduction Treatment
Covered up to Rs. 2 Lakhs based on the Sum Insured



Delivery Expense
Covered up to Rs. 2 Lakhs based on the Sum Insured (either normal or caesarean)



Durable Medical Equipment / CAPD
Covered up to 10% of the Sum Insured or up to Rs. 1 Lakh, whichever is less



Assisted Living
Covered up to Rs. 1 Lakh based on the Sum Insured



Nursing at home
Covered up to Rs. 30,000/- based on the Sum Insured



Voluntary Aggregate Deductible
Discount on premium is available based on the aggregate deductible opted from Rs. 10,000/- to Rs. 10 Lakhs

(OR)



Voluntary Co-Payment
Discount on premium is available based on the voluntary co-payment at 10% or 20% or 30% or 40% or 50%



Reduction in Specific Disease Waiting Period
Waiting period can be reduced from 24 months to 12 months



Reduction in Pre-Existing Diseases (PED) waiting period

Neo Plan:
Waiting period can be reduced from 36 months to either 24 months or 12 months

Prime Plan:
Waiting period can be reduced from 24 months to 12 months

OPTIONAL COVERS (On payment of additional premium)

(Applicable for Neo Plan and Prime Plan)



Room Rent Modification
A discount on the premium will be provided if the insured opts for Single Private A/C Room or Shared accommodation or General ward



Accidental Death and Permanent Total Disablement
Cover for Accidental death and Permanent Total Disablement.



High End Diagnostics
Covered up to Rs. 25,000/- for Specific listed diagnosis



Outpatient Benefit
cover is available with four plans viz Silver, Gold, Platinum and Diamond. Covered up to Rs. 16,000/-



Compassionate Travel
Covered up to Rs. 25,000/-



Hospital Cash
Rs. 1,000/- per day covered up to 10 days per policy year



Sub-limits on the Specific Diseases / Treatments
A discount on the premium will be provided if the sub-limit is chosen



Preferred Partner Network
Discount on premium up to 15% available if insured opted to take treatment at preferred partner network hospitals



Air Ambulance
Covered up to 10% of Sum Insured



Advance Access
The insured can utilize subsequent year sum insured in the current year policy itself. This cover is applicable only for 5 year policy term

WAITING PERIOD

(Applicable for Neo Plan and Prime Plan)



Initial Waiting Period
30 Days



Specified Disease
2 Years



Pre-Existing Disease (PED)
Neo Plan: 3 Years
Prime Plan: 2 Years



DISCOUNT

- **Gala Fit-Pro Active Care (Engaging Wellness Program)**: Premium discount available up to 20% at the time of renewal (exclusively designed for both adults and kids)
- **Early Renewal:** 2.5% discount on renewal premium, if premium is paid before 30 days from the date of expiry of this policy
- **Long term:** Two-Years policy : 10% discount on 2nd year premium
  Three-Years policy : 12.5% discount on 2nd and 3rd year premium
  Four-Years policy : 14% discount on 2nd, 3rd and 4th year premium
  Five-Years policy : 15% discount on 2nd, 3rd , 4th and 5th year premium
- **NRI / OCI Benefit :** If the insured is Non- Resident Indian / Overseas citizen of India, then discount of 15% on base premium will be given
- **No claim discount** in lieu of Bonus
- **Online Purchase:** 5% discount available for first online purchase and their renewals
- **Premium Waiver:** a. For Critical Illness / Accidental Death: Offers 1 year premium waiver on renewal
  b. For Voluntary Organ Donor: Offers 2 Years premium waiver on renewal

Note: Premium waiver will be offered to the insured person and their immediate family members if they are already policyholders

DISCOUNT UNDER OPTIONAL COVER

 **Voluntary Aggregate Deductible (or)**	Discount on premium is available based on the aggregate deductible opted from Rs. 10,000/- to Rs. 10 Lakhs.
 **Voluntary Co-Payment**	Discount on premium is available based on the voluntary co-payment at 10% or 20% or 30% or 40% or 50%
 **Preferred Partner Network**	Discount on premium up to 15% available if insured opted to take treatment at preferred partner network hospitals
 **Room Rent Modification**	Insured can opt for Single private room A/C or Shared accommodation or General ward
 **Sub-limits on Specific Diseases / Treatments**	A discount on the premium will be provided if the sub-limit is chosen