

How can you get your policy?

For person below 45 years all you need to do is fill in the necessary details in the Proposal Form and hand it over along with your cheque to your Insurance Advisor. Once your proposal is accepted, you will receive your Policy and Health Card. All persons above 45 years will have to undergo a pre-enrolment medical test.

How do you claim your insurance?

In case of emergency or planned hospitalisation, you can use your health card and avail our cashless service at any of our network hospitals. You can contact the concerned TPA on the relevant numbers given on your health card.

Renewal Features

Increase of sum insured at time of renewal of the Policy

- Allowed only in Non Claim cases
- Allowed only for person below 55 yrs
- Increase of sum insured allowed only in one step, in multiple of 1 lakh
- Medical reports required for person above 45 yrs

Addition of Member

- Allowed only for new born baby up to 2 years of age and newly married wife within 2 years of marriage date, with proper documentary evidence and subject to clear proposal form

Continuity Benefits / Cumulative Bonus

- Shall be available only if the Policy is renewed within 15 days from the previous Policy expiry date

Renewal premium

- Renewal premium may change based on certain risk conditions or for certain habits /addictions etc., which may act as triggering factors for certain illnesses or for adverse and recurring claims or based on claim cost, identified in claims under expiring policy, by prior intimation to the customer, but not more than 100% of expiring premium in any case

Renewal Age

- Up to 80 years

About us


Reliance General Insurance is one of the fastest growing general insurance companies in India with innovative product offerings and customer service standards that are benchmarked to the best in the world. The company aims to increase its presence in the retail and corporate sectors with a focus on customer centric products, multiple distribution channels and technology.

Reliance General Insurance is a subsidiary of Reliance Capital Limited. Reliance Capital is a part of the Reliance Anil Dhirubhai Ambani Group.

Some of our other products:

- Reliance HealthWise Policy
- Reliance Shopkeeper's Package Policy
- Reliance Householder's Package Policy
- Reliance Office Package Policy
- Reliance Private Car Insurance Policy
- Reliance Industry Care Policy
- Reliance Travel Care Insurance Policy
- Reliance Family Value Package Policy

This product brochure gives the salient features of the Policy only. For further details on all the conditions and exclusions related to Reliance Mediclaim Insurance Policy, please contact us.

 **1800 3002 8282** (toll free)
3989 8282 (local charges apply)

sms 'protect' to **55454**
www.reliancegeneral.co.in

RELIANCE General Insurance
Anil Dhirubhai Ambani Group

A Reliance Capital Company

Reliance General Insurance Company Limited
Registered office Reliance Centre, 19, Walchand Hirachand Marg,
Ballard Estate, Mumbai 400 001.

Insurance is the subject matter of solicitation. HL-02

Reliance Mediclaim Insurance Policy

protect your well-being,
through the ups and downs of life.



RELIANCE
General Insurance
Anil Dhirubhai Ambani Group

A Reliance Capital Company

Welcome to Reliance General Insurance

Our family is the most important part of our lives. We try to plan out the best for them. But life sets its own course. And at times, we do face misfortunes like a sudden illness, a serious accident or an unavoidable surgery. To provide them with suitable medical attention in such a scenario, we fall back on our hard earned savings. Is there a better way to keep your savings intact?

Reliance General Insurance brings to you, a mediclaim plan which lets you leave your financial worries behind, whenever a contingency strikes ...

What does your policy cover?

Hospital Expenses

In case of an unfortunate occurrence of the hospitalization of you or any of your family members for more than 24 hours, we would take care of your hospital expenses like:

- Room, Boarding and Operation Theater Charges
- Fees of Doctors, Surgeons, Specialists, Anesthetists or Consultants
- Nursing Expenses
- Cost of Medicine and Drugs, Diagnostic and Laboratory Tests
- Cost of Oxygen, Blood, Anesthesia, Surgical Appliances etc
- Cost of Organs

Pre and Post Hospitalization Expenses

- We cover expenses related to the illness in a period of 30 days prior to hospitalization
- We also take care of expenses towards the follow up medical treatment of the illness for a period of 60 days post hospitalization

Domiciliary Hospitalization

We cover expenses towards medical treatment including employment of a qualified nurse whilst the patient is confined at home in India, due to a condition where he/she cannot be removed to a hospital or due to the lack of accommodation at a hospital/nursing home.

Day Care Treatment

We also cover certain treatments and surgeries, wherein 24 hours of hospitalization is not required, such as dialysis, chemotherapy, radiotherapy, tonsillectomy, eye surgery etc.

What other benefits does your policy offer?

Cashless facility

Now you don't need to pay for your hospital bills. You can use your Reliance health card at over 4000 hospitals, which are part of the network of our TPA across the country.

Reimbursement of Health Check-up

We offer you reimbursement of the cost of health check-up* once at the end of a block of every four underwriting years provided there are no claims reported during the block.

*Reimbursement shall not exceed an amount equal to 1% of the average sum insured during the block of four underwriting years.

Renewal Benefits

Your sum insured shall be progressively increased by 5%, in respect of each claim free year subject to a maximum accumulation of 50% subject to the expiring Policy is renewed within 15 days from the previous Policy expiry date.

Wide range of Sum Insured

You can choose a coverage best fitting your needs. The policy offers you a range of sum insured options, from Rs.15,000/- to Rs. 5,00,000/-

Income Tax Benefits

You are eligible to avail tax benefits on the premium paid by you, under section 80(D) of the Income Tax Act .

Who can be covered?

Eligibility

Anyone between 5 and 80 years of age is eligible to buy this insurance plan. Children aged between 3 months and 5 years can be covered if one or both parents are covered concurrently. For individuals above 45 years of age, acceptance is subject to medical examination.

What does your policy not cover?

Permanent Exclusions

- Any disease/illness existing before the inception of the policy.
- Any disease/illness contacted during first 30 days of policy at the inception of cover
- Dental treatment or surgery of any kind unless requiring hospitalization.
- Cost of spectacles, contact lenses and hearing aids.
- Convalescence, sterility, venereal disease, intentional self-injury, use of drugs and intoxicants, any variation of deficiency syndrome or AIDS.
- Any treatment arising from or traceable to pregnancy, child birth
- Naturopathy treatment, etc.

Exclusions for the First Year

Treatment of cataract, benign prostatic hypertrophy, hysterectomy for menorrhagia on fibromyoma, hernia, hydrocele, congenital internal diseases, fistula in anus, sinusitis and related disorders shall not be covered during the first year of the policy, but would be covered on subsequent renewal.