

INDIAN BANK HEALTH CARE PLUS
PROSPECTUS

We, at USGI always endeavor to bring the best of Insurance products and services to our esteemed customers. In order to cater to the needs of the customers of Indian Bank, we have designed the “Indian Bank Health Care Plus” in association with Indian Bank.

The Indian Bank Health Care Plus Policy is a complete health Insurance Plan that covers you, your spouse and two dependent children and dependant parents and unlike any other regular policy, wherein a family has to take individual policies for each member, this unique family floater gives you the flexibility of taking one policy that covers the entire family under a single sum insured.

The Policy takes care of the hospitalization expenses, subject to maximum Sum Insured, in respect of the following eventualities:

- a. Sudden illness
- b. An accident
- c. Any surgery that is required in respect of any disease.

1. Who can take the Policy?

The scheme provides for Mediclaim Insurance cover, which is available to all the customers of Indian Bank maintaining a S.B. or C.D account with them including NRI customers. However, the cover is available for treatment in hospitals in India only.

2. Eligibility

- All account holders of Indian Bank with the minimum age of 18 years(Adult) are eligible to take the Policy.
- An individual may cover himself/ herself and his/ her spouse, dependent children under Plan A of the Policy and himself/herself, his/her spouse, dependent children and dependent parents under Plan B of the policy.
- The maximum age under till which dependent male child can be covered is 21 years of age and dependent female child can be covered is 25 years or till she marries, whichever is earlier. Dependent children below 3 months can be covered with at least one parent under the Policy.
- The Company would require submission of Medical Reports for ECG and Blood Sugar (Fasting+ PP) when the Insured Person is above 50 years. This requirement will only be for fresh Proposals, when the Sum Insured is enhanced at the time of renewal or when there is break in insurance for more than 15 days. 50% of such medical examination costs shall be reimbursed by us, if the proposal is accepted. . Based on declaration in the Proposal Form, the Company may ask individuals to undergo Medical Assessment/ Pre-Policy Health Check-up for additional Underwriting review.

3. What is covered under the Policy?

1. Basic Coverage

The Policy covers reimbursement of Hospitalization expenses for illness / diseases contracted or injury sustained by the Insured Person. In the event of any claim becoming admissible under Policy, the company will pay to the Hospital / Nursing Home / Insured person but not exceeding Sum Insured selected for the family as stated in the Schedule and subject to terms and conditions of the Policy, during the Period of Insurance for the following expenses:

- A. Room, Boarding expenses as charged by the Hospital / Nursing Home
- B. Nursing expenses
- C. Fees paid to Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists
- D. Anaesthetist, Blood, Oxygen, Operation Theatre charges, Surgical appliances, Medicines & Drugs, Diagnostic Material and X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Artificial Limbs. Expenses on hospitalization incurred anywhere in India are covered.

Expenses on hospitalization in Bhutan and Nepal are also covered but Cashless service is not available. Claim settlement will be only in Indian Currency.

2. Duration of Hospitalization

Expenses on hospitalization for a minimum period of 24 hours are admissible. However, this time limit is not applied to specific treatments, i.e. Dialysis, Chemotherapy, Radiotherapy, Eye Surgery, Lithotripsy (Kidney stone removal), D&C, Tonsillectomy taken in the Hospital / Nursing Home and where in the insured is discharged on the same day, such treatment will be considered to have been taken under hospitalization benefit. This condition will also not apply in case of stay in Hospital for less than 24 hours provided (a) the treatment is such that it necessitates hospitalization and the procedure involves specialized infrastructural facilities available in hospitals (b) due to technological advances hospitalization is required for less than 24 hours only.

3. Pre Hospitalization

Medical expenses incurred during period up to 30 days prior to hospitalization on disease/ illness/ injury sustained which forms part of illness for which there is valid claim under the Policy will be considered as part of the claim subject to availability of Sum Insured.

4. Post Hospitalization

Relevant medical expenses incurred during period up to 60 days after hospitalization on disease/ illness/ injury sustained which forms part of illness for which there is valid claim under the Policy will be considered as part of the claim subject to availability of Sum Insured.

5. Other Benefits under the Policy

A. Maternity Expenses

- This Benefit is admissible only if the expenses are incurred in a Hospital/ Nursing Home as an in-patient in India, arising from or traceable to pregnancy, childbirth including normal caesarean section.
- A waiting period of 9 months is applicable for payment of any claim relating to normal delivery or caesarean section or abdominal operation for extra uterine pregnancy. The waiting period may be relaxed only in case of delivery, miscarriage or abortion induced by accident or other medical emergency. Baby Care Expenses are payable, for treatment given to the new born child in the hospital as an inpatient for a maximum period of 90 days from the date of its birth and forms the part of Sum Insured.
- Claim in respect of delivery for only first two children and / or operations associated therewith will be considered in respect of any one Insured Person covered under the Policy or any renewal thereof. Those Insured Persons who are already having two or more living children will not be eligible for this benefit.
- Expenses incurred in connection with voluntary medical termination of pregnancy except natural or accidental termination of pregnancy during the first 12 weeks from the date of conception are not covered.
- Pre-natal and post natal expenses incurred only as an inpatient in a Hospital / Nursing Home only are covered.
- Expenses payable under Maternity Expenses benefit shall form part of Sum Insured under the Policy.
- The reimbursement under Maternity benefit is limited to actual expenses subject to a maximum of 5% of the Sum Insured.

B. Ambulance Charges

The charges incurred for emergency transport of the patient from place of accident / illness to the hospital where treatment is taken or incurred for transport of the patient by the hospital where the patient is taken to another hospital for treatment / diagnostic tests etc. The overall limit under the Policy shall be Rs.1000/- per Policy Period. This forms part of Sum Insured under the Policy.

C. Hospital Cash to Parents

In case of Hospitalization of Children up to Age 12 years Cash allowance of Rs.100/- per day subject to a maximum of Rs.1000/- will be given to account holder, in respect of valid claim is there under the Policy. The overall limit under the Policy shall be Rs.1000/- per Policy period and forms part of Sum Insured under the Policy.

D. Cost of Health check up

The insured shall be entitled for reimbursement of cost of health check-up once at the end of block of every Three Policy years (under this scheme) provided there are no claims reported during the block. The UIN – UNIHLIP25016V042425 PRODUCT – INDIAN BANK HEALTHCARE PLUS

cost so reimbursable shall not exceed 1% of the amount of average Sum Insured during the block of Three Claim Free years. This Provision is applicable only in respect of continuous Insurance without any break.

E. Funeral Expenses

In case of death of any of the insured persons following hospitalization with valid claim under the Policy, Funeral expenses of Rs.1000/- will be paid under the Policy. This amount will be over and above Sum Insured under the Policy.

6. Third Party Administrator (TPA).

Third Party Administrator who is duly licensed by the Insurance Regulatory and Development Authority, and is engaged for the provision of cashless Health Services at the hospitals on their network. The details of the engaged TPA, Network Providers and Diagnostic centres can be found at our website www.universalsompo.com

Extensions under the Policy

Personal Accident Cover:

- On payment of additional Premium, Policy can be extended to cover the Account holder, spouse and two dependent children against Death due to Accident. This Cover is not available for Parents of account holders.
- Accident anywhere in the world is covered. However, claim settlement will be only in Indian currency
- The amount payable under the cover is as per the table below subject to maximum of Sum Insured selected for the family as stated in the Schedule during the Period of Insurance, which shall be same as Sum Insured for the Health cover.

In case of Death of account holder	100% of the SI	In case of Death of spouse	50% of SI
In case of Children above 12 years of age	20% of the SI	In case of Death of Children below 12 years of age	10% of SI

1. Additional Benefits under the Policy

- i. Tax benefit:** Only the Medical Premium Component (excluding Service Tax thereon) is eligible for rebate under Section 80D of the Income Tax Act.
- ii. Sum Insured:** Choice of Sum Insured ranges from Rs 50,000 to Rs 5,00,000 in multiples of Rs 50,000.

Portability:

The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.

iii. Free Look Period:

The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The insured person shall be allowed free look period of fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or

- ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;

2. Conditions under the Policy

Co-payment: 20% co-pay shall be applicable on each and every claim of Insured above 55 years of age

Cancellation:

- i. The policyholder may cancel this policy by giving 15days' written notice and in such an event, the Company shall refund premium for the unexpired policy period.

Period of cancellation	Retain %
Up to 1 month	25% of annual premium
Above 1 month and up to 3 months	50% of annual premium
Above 3 months and up to 6 months	75% of annual premium
Above 6 months	100% of annual premium

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

- ii. The Company may cancel the policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by the insured person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

Renewal of the Policy

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.

- i. The Company shall endeavour to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years. iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
- v. No loading shall apply on renewals based on individual claims experience.

Withdrawal of Policy

- I.** In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
- II.** Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period. as per IRDAI guidelines, provided the policy has been maintained without a break.

Policy Term: The term of your policy shall be 12 months from the date of commencement of risk.

Policy premium: The premium under the Policy shall be payable in advance every year in a single installment.

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Sum Insured Enhancement: The Sum Insured under the Policy can be enhanced only at renewal subject to Our underwriter's approval.

3. What is not covered under the Policy? (Major Exclusions under the Policy)

- A. Investigation & Evaluation(Code- Excl04)
- B. Rest Cure, Rehabilitation and Respite Care (Code- Excl05)
- C. Obesity/ Weight Control (Code- Excl06)
- D. Change-of-Gender Treatments: (Code- Excl07)
- E. Cosmetic or plastic Surgery: (Code- Excl08)
- F. Hazardous or Adventure sports: (Code- Excl09)
- G. Breach of law: (Code- Excl10)
- H. Excluded Providers: (Code-Excl11)
- I. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof.(Code- Excl12)
- J. Treatments received in health spas, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. (Code- Excl13)
- K. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure (Code- Excl14)
- L. Refractive Error:(Code- Excl15)
- M. Unproven Treatments :(Code- Excl16)
- N. Sterility and Infertility: (Code- Excl17)
- O. Maternity Expenses (Code – Excl 18)

(Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing)

4. Claims Procedure

Procedure for Cashless claims:

- i** Treatment may be taken in a network provider and is subject to pre authorization by the Company or its authorized TPA.
- ii** Cashless request form available with the network provider and TPA shall be completed and sent to the Company/TPA for authorization.
- iii** The Company/ TPA upon getting cashless request form and related medical information from the insured person/ network provider will issue pre-authorization letter to the hospital after verification.
- iv** At the time of discharge, the insured person has to verify and sign the discharge papers, pay for non-medical and inadmissible expenses.
- v** The Company / TPA reserves the right to deny pre-authorization in case the insured person is unable to provide the relevant medical details. **vi** In case of denial of cashless access, the insured person may

obtain the treatment as per treating doctor's advice and submit the claim documents to the Company / TPA for reimbursement.

Procedure for Reimbursement of Claims:

For reimbursement of claims the insured person may submit the necessary documents to TPA (if applicable)/Company within the prescribed time limit as specified hereunder.

SI No	Type of Claim	Prescribed Time limit
1.	Reimbursement of hospitalization, day care and pre hospitalization expenses	Within thirty days of date of discharge from hospital
2.	Reimbursement of post hospitalization expenses	Within fifteen days from completion of post hospitalization treatment

Claim Processing:

1. We shall settle claim(s) as per Policy terms and conditions, including its rejection, within thirty days of the receipt of the last necessary claim document
2. We shall have no liability under this Policy, once the Sum Insured (Maximum Limit of Indemnity) with respect to any of the Sections, is exhausted by You or Your Insured Family Member.
3. All admissible claims under this Policy shall be paid by Us within 7 working days from date of acceptance of such a claim. In case of delay in the payment, We shall be liable to pay interest at a rate which is 2% above bank rate prevalent at the beginning of the financial year in which claim is reviewed by Us.
4. We shall condone delay on merit for delayed claims where the delay is proved to be beyond Your control.

Claim Intimation:

In the event of claim please intimate IMMEDIATELY to our Customer Care at Toll Free Numbers on 1800-200-5142 (other users) or on chargeable numbers at (022)-39635200.or email at contactclaims@universalsompo.com.

5. Insurance Act 1938, Section 41- Prohibition of Rebates

1. 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 or 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 prospectus or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Ten Lakhs rupees.

**Tax Benefits are subject to change as per change in Tax Laws.

For all your service requests e-mail us at contactus@universalsompo.com

Please Note: The prospectus contains only an indication of cover offered, for complete details on terms, conditions, coverages and exclusions please get in touch with us or our agent and read policy wordings carefully before concluding a sale. Insurance is a subject matter of solicitation.

Premium Details

(exclusive of tax)

1. Base Cover

Plan A – Health Section Coverage for Self, Spouse, 2 dependent children

Age Band	50K	1 Lac	1.5 Lacs	2 Lacs	2.5 Lacs	3 Lacs	3.5 Lacs	4 Lacs	4.5 Lacs	5 Lacs
0-25	1,020	2,120	2,960	3,810	4,480	5,500	5,920	6,350	7,190	8,460

26-35	1,240	2,580	3,620	4,650	5,480	6,720	7,240	7,750	8,790	10,340
36-45	1,470	3,070	4,300	5,520	6,510	7,980	8,590	9,210	10,440	12,280
46-55	1,620	3,380	4,730	6,080	7,160	8,780	9,450	10,130	11,480	13,500
56-65	1,770	3,690	5,170	6,650	7,830	9,600	10,340	11,080	12,550	14,770
66-70	2,040	4,250	5,950	7,650	9,010	11,050	11,900	12,750	14,450	17,000
71-80	2,310	4,800	6,720	8,650	10,180	12,490	13,450	14,410	16,330	19,210
> 80	2,710	5,650	7,920	10,180	11,990	14,700	15,830	16,960	19,220	22,620

Plan B – Health Section Coverage for Self, Spouse, 2 dependent children and 2 dependent parents

Age Band	50K	1 Lac	1.5 Lacs	2 Lacs	2.5 Lacs	3 Lacs	3.5 Lacs	4 Lacs	4.5 Lacs	5 Lacs
0-25	1,730	3,600	5,030	6,470	7,620	9,350	10,070	10,790	12,230	14,380
26-35	2,110	4,390	6,150	7,910	9,310	11,420	12,300	13,180	14,940	17,580
36-45	2,500	5,220	7,300	9,390	11,060	13,570	14,610	15,650	17,740	20,870
46-55	2,750	5,740	8,030	10,330	12,160	14,920	16,070	17,210	19,510	22,950
56-65	3,010	6,280	8,790	11,300	13,310	16,320	17,580	18,830	21,340	25,110
66-70	3,470	7,230	10,120	13,010	15,320	18,790	20,230	21,680	24,570	28,900
71-80	3,920	8,160	11,430	14,700	17,310	21,230	22,860	24,490	27,760	32,660
> 80	4,610	9,610	13,460	17,300	20,380	24,990	26,910	28,830	32,680	38,450

2. Optional Cover

Sum Insured	50K	1 Lac	1.5 Lacs	2 Lacs	2.5 Lacs	3 Lacs	3.5 Lacs	4 Lacs	4.5 Lacs	5 Lacs
PA	23	46	69	93	116	139	162	185	208	231

Note:

- PA cover is not available for parents
- Rates are excluding GST
- All premium rates are annual & rates are in Rupees.

