

To know more,
www.pankajbuckshey.com

- ✓ Quick quote & buy
- ✓ Online renewals
- ✓ Customer support
- ✓ Claim centre

9811184384

pankajbucksheyaviva@gmail.com



Disclaimer: This is only summary of selective features of product (care-7). 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.

Insurance is a subject matter of solicitation. CIN:U66000DL2007PLC161503 UAN:XXXXXXX

RELIGARE | Health Insurance
Values that bind

Ab Health Hamesha

PRESENTING
GLOBAL
HEALTH INSURANCE PLAN WITH
care

Ver: Jan/17





A WORLD WITHOUT BORDERS

Imagine a world without barbed wires, barricades and boundaries. A world where you could roam freely and where everything is within one's reach.

Imagine a world where you did not have to think twice before crossing over. A world truly without restrictions. A world without differences. A WORLD WITHOUT BORDERS.

Wonderful isn't it?

We believe it's time the world opened its borders and offered equality when it comes to access to quality healthcare facilities. Only when the world becomes one nation in this regard, can we look at attaining comprehensive global approach to healthcare at one's own discretion.

Keeping this very thought in mind, we feel proud to present to you the latest product from our burgeoning stable.



OUR PHILOSOPHY

Be it a lifestyle choice or the healthcare you desire, we understand your need for world class.

We know you will not stop shy by the country's borders for your medical treatments. Which is why we bring to you 'Care' a product that's in sync with your needs.

Whether you are looking for treatment within India or abroad, we leave no stone unturned in ensuring for you have access to the best in healthcare.

So all you have to do it close your eyes, spin that globe, point a finger & you can be rest assured that whatever the country you land at, 'Care' will have you covered within those coordinates.

In short, we are at your beck and call, wherever you want.



PRESENTING
GLOBAL
HEALTH INSURANCE PLAN WITH
care

Treatment, anywhere in the world

Your well-being is always at the core of what we do & we understand that there could be a lot of times when a medical treatment abroad might look more promising. It might also happen that, it is the only option that guarantees a healthier tomorrow.

But while it may bring the assurance of a better treatment, it would come with a heavy price tag. Here is where we come in and make things easier for you. Now, you can avail treatment anywhere in the world with Care.

High Sum-Insured options ranging from 1 to 6 crores

The first step was to make the World your Home when it comes to Quality Healthcare. The next step was to build a product that provides adequate coverage to finance it.

That's why in Care we offer High Sum-Insured options so that you never run out of coverage.



CHOOSE YOUR COVERAGE

A Comprehensive health cover is the one that serves you according to your need. That's why the product comes with two features customized for you.

Global Coverage Total (Optional cover)*: Comprehensive coverage that extends 7 continents & works round the clock so that no matter what time zone you enter, you will be covered. Offers cashless facility for hospitalisation expenses incurred anywhere across the world.

Global Coverage (Excluding USA): A plan for those who are sure they would not require healthcare in the USA. By choosing this plan, you would also automatically reduce your premium amount.



* Available on payment of additional premium

A TAILOR-MADE INSURANCE YOU CAN TAKE ANYWHERE, ANYTIME

IN-PATIENT COVER

In case of in-patient care, for a minimum period of 24 consecutive hours, all the charges starting from room rent, nursing expenses and intensive care unit charges to surgeon & doctor's fee, anaesthesia, blood, oxygen, operation theatre charges, etc, are all covered for you, globally.

PRE-HOSPITALISATION

Examination, tests and medication - Sometimes the procedures that finally lead to hospitalization, such as investigative tests, consultation fee and medication, can be quite financially draining. We cover the medical expenses incurred up to 30 days before your hospitalisation.

POST HOSPITALIZATION

We won't rest until you are back on your feet. We also cover the medical expenses incurred by you up to 60 days after your hospitalisation. Because the more worry-free you are, the more are the chances for you to recover early.

AIR AMBULANCE COVER (Optional cover)*

We know how important it is to get timely treatment in case of an emergency. Which is why we provide an Air Ambulance Cover within India, so that no matter where you are, you get the treatment as soon as possible. One would also have an option to avail domestic road ambulance if needed.

* Available on payment of additional premium

INTERNATIONAL SECOND OPINION (Optional cover)*

Sometimes a reassurance works better than the cure itself. We give you the option to get your medical case re-evaluated from the best Doctors globally excluding india, without the need of travelling abroad.

AUTOMATIC RECHARGE OF SUM INSURED

There should not be any barriers between you and the right treatment. Keep your worries regarding medical expenses outside the door with Automatic Recharge of Sum Insured. If you ever run out of your health cover due to claims made, we will reinstate the entire Sum Insured amount of your policy.

COMPREHENSIVE ANNUAL HEALTH CHECK-UP FOR ALL INSURED MEMBERS

Prevention is better than cure! To pre-empt your ever having to visit a hospital, we bring you an annual health check-up for all the insured members of your family.

DAY CARE

With the advancement in medical science, there are certain procedures which don't demand hospitalisation for more than 24 hours. And the good news is, we cover more than 540 day care procedures globally in case of hospitalisation for less than 24 hours.

ORGAN DONOR COVER

We care about those who help you as much as we care for you. So, beyond ensuring that your medical needs are met, we will reimburse you for medical expenses that are incurred by an organ donor while undergoing the organ transplant surgery.

NO CLAIMS BONUS*

If you do not claim on your health insurance policy in a particular year, we raise a cheer to your good health in the form of a substantial bonus. You receive an increase of 10 percent in your sum insured for every claim free year, up to the maximum of 50 percent of the sum insured.

MATERNITY COVERAGE OF UP TO INR 2 LAKHS

When we said tailor made, we did design this product to fit every need of yours. And nothing is greater than the joy of welcoming a new member in your family. So in order to be a part of this beautiful experience, we have included maternity cover of up to INR 2 Lakhs which can be availed internationally.

* If a Claim is made in any particular year accrued NCB will be reduced at the same rate at which it is accrued.



FREEDOM TO CHOOSE ALTERNATIVE TREATMENTS

Our objective is to be there for you when you need us the most, eliminating every obstacle in the way. So no matter what type of treatment you need, we make sure it's covered. Non-Allopathic Alternative treatments such as Ayurveda, Unani, Sidha and Homeopathy are now covered for in-patient hospitalisation within India.

DOMICILIARY HOSPITALISATION

Despite suffering from an illness/disease/injury (which would normally require care and treatment at a hospital), hospitalisation may not be possible - perhaps your state of health is such that you are in no condition to be moved to a hospital, or a room may not be available. Don't worry, we understand that and are happy to let you know that under 'Domiciliary hospitalisation', we will reimburse the medical expenses incurred by you during your treatment at home within India, as long as it involves medical treatment for a period exceeding 3 consecutive days and had actually merited hospitalisation.



**Annual health check-up
for all insured members - regardless of claims history**

LUNG FUNCTION MARKERS

Lung Function Test

DIABETES MARKERS

Hba1c

LIVER FUNCTION TEST

S Bilirubin (Total/Direct)
SGPT
SGOT
GGT
Alkaline Phosphatase
Total Protein
Albumin: Globulin

INFECTION MARKERS

Complete Blood Count(CBC)
ESR
ABO Group & Rh Type
Urine Routine
Stool Routine

LIPID PROFILE

Cholesterol
LDL
HDL
Triglycerides
VLDL

IMAGING TESTS

X-Ray – Chest
Ultrasound Abdomen

KIDNEY FUNCTION TEST

Creatinine
Blood Urea Nitrogen
Uric Acid

CARDIAC MARKERS

Treadmill Test
ECG

**List of tests for anyone
below 18 years of age**

**List of Medical Tests covered as a part of Annual
Health Check-up**

Physical Examination (Height, Weight and Body Mass Index (BMI)), Eye Examination, Dental Examination and Scoring, Growth Charting, Doctor Consultation, Urine Examination (Routine and Microscopic)



PLAN DETAILS

Sum Insured (SI) – on annual basis (in Rs.)	1 Cr, 1.5 Cr, 2 Cr, 3 Cr & 6 Cr
Pre- Hospitalisation	30 days
Post- Hospitalisation	60 days
Day Care Treatments	Yes
Room Rents	Single Private Room (upgradable to next level, only if Single Private Room is not available)
ICU Charges	No Sub-limit
Doctor's Fees Etc.	No Limit
Other Medical Charges	No Limit
Alternative treatments	Yes
Ambulance Cover	Up to Rs 5,000 per hospitalization
Domiciliary Hospitalisation	Up to 10% of SI if domiciliary hospitalization exceeds 3 days
Organ Donor Cover	Up to Rs 5 Lacs
Annual Health Check-Up	Yes
Second Opinion	Once per Major illness / Injury per policy year
No Claims Bonus	Up to 50% of SI
Recharge Of Sum Insured	Up To Sum Insured
Maternity Cover	Yes
Global Coverage (excluding USA)	Yes
Vaccination Cover	Yes



LONGER POLICY TERM

The longer your association with us, the better we are able to understand your needs and serve you accordingly and choosing a longer policy term has never been so rewarding, because we provide you with premium discounts* when you choose a 2 or 3 years policy term. And the best part, you don't have to worry about renewal dates with our convenient renewal process.



TAX BENEFIT

Securing your health now brings two-fold benefit. It not only ensures you a worry-free life but also enables you to avail of a tax benefit on the premiums you pay towards your health insurance, as per prevailing tax laws of the Income Tax Act, 1961.)



FREE-LOOK PERIOD

We have your best interests at heart and at the same time recognize that you know your needs best. Hence, after purchasing the policy, if you find it unsuitable, you can cancel and return the policy to us. Our policies come with a free-look period of 15 days from the date of receipt of policy.

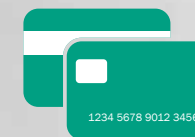


DIRECT CLAIM SETTLEMENT

We know what you have been through, health-wise. And during such times the last thing you would want to do is wait. That's why we involve just you and us for a hassle-free experience. We live upto to our promise when we say a worry-free life.

- In case of network hospitals around the world, just present your Religare Health Card along with some required documents and avail cashless treatment.
- In case of reimbursement of expenses when you use a non-network hospitals, the faster you notify us about the claim with the specified documents, the faster we process your claim.

We derive our satisfaction from dealing with you directly, because when you deal with us directly, you give us a better opportunity to serve you.



CASHLESS TREATMENT AT LEADING HOSPITALS

We care for your treatment and recovery, that's why we have eliminated all the running around paying off hospital bills and then following up for a reimbursement. To relieve you from all these worries we offer a wide network of quality hospitals within our network for cashless treatment within India & abroad.

*Discount on Premium – 7.5% in case of 2 year policy term & 10% in case of 3 year policy term.

WHAT IS NOT COVERED?

- Any pre-existing ailment/injury that was diagnosed/acquired within 48 months prior to issuance of the first policy
- Any diseases contracted during first 30 days of the policy start date except those arising out of accidents
- Expenses attributable to self-inflicted injury (resulting from suicide, attempted suicide)
- Expenses arising out of or attributable to alcohol or drug use/misuse/abuse
- Cost of spectacles/contact lenses, dental treatment
- Medical expenses incurred for treatment of AIDS
- External Congenital disease

Remember, there are some treatments such as non-infective arthritis, joint replacement, cataract etc., which are covered only after completion of 2 consecutive policy years.

For a detailed set of exclusions, please log on to www.religarehealthinsurance.com

POLICY TERMS

Minimum entry age	Individual : 5 Years Floater : 91 days with at least 1 member of age 18 years or above
Maximum entry age	No age bar
Renewal	Lifelong renewability, The policy can be renewed under the then prevailing Health Insurance Product or its nearest substitute approved by IRDA.
Renewal premium	Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.
Co-payment	20% per claim, where age of Insured / eldest member is 61 years or above (Optional for existing Insured Person on attaining 61 years of Age)
Waiting period	30 days for any illness except injury
Waiting period for pre-existing illnesses	Four years of continuous coverage
Change in sum insured	You can modify your sum insured under the policy only upon renewal
Grace period	30 days from the date of expiry to renew the policy



ABOUT US

RELIGARE HEALTH INSURANCE COMPANY LIMITED

Religare Health Insurance Company Limited is a specialist health insurer engaged in the distribution & servicing of health insurance products. Religare Health Insurance is promoted by Religare Enterprises Limited, a leading diversified financial services group based out of India; its other shareholders are Union Bank of India & Corporation Bank.

Religare is promoted by the founders of Fortis Healthcare, which owns or manages 54 healthcare facilities in India, Dubai & Mauritius; SRL Diagnostics, India's largest diagnostics company with 306 networking laboratories, 6900 collection points and presence in Dubai, Sri Lanka & Nepal and the Fortis Healthworld chain of pharmacy and wellness stores.

Our 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 is driven by serviceability & scale.

Punch

www.pankajbuckshey.com

