

# Apollo Munich – Optima Restore – One Pager

## A. Salient Features

1. No limit on room rent
2. 100% restoration even on partial utilization of basic sum assured
3. No pre-policy medical test till 60 years of age
4. Pre-existing diseases covered after 3 years
5. Bonus of 50% of sum assured for every claim free year. Maximum 100% of sum assured

## B. Policy Criteria

Criteria	Description
Type of cover	Individual and family floater
Entry age	91 days to 65 years
Sum assured	3 / 5 / 10 / 15 / 20 / 25 / 50 lacs
Policy tenure	1 year, 2 years
Pre-policy medical test	Above 60 years

## C. Policy benefits

Features	Description					
Room rent limit	No limit on room rent					
Pre-hospitalization	Up to 60 days Prior to hospitalization					
Post Hospitalization	Up to 180 days post hospitalization					
Pre-existing diseases	Covered after 3 years of continuous insurance					
Renewal	Lifelong renewal offered. A grace period of 30 days allowed for renewal					
Automatic Recharge	Instant addition of 100% of basic sum assured on complete or partial utilization of basic sum assured					
	Sum assured will be restored only once in a policy year					
No claim bonus	Bonus of 50% of the Basic Sum Insured for every claim free year. Maximum up to 100% of basic sum assured					
	In event of claim, bonus sum assured reduced by 50% in subsequent year					
Health Check up	Plans / SI	3 lacs cover	5 lacs cover	10 lacs cover	15 lacs	20 / 25 / 50 lacs
	Individual (per person)	Not available	INR1500 only once at the end of two continuous policy year	INR2000 only once at the end of each year	INR4000 only once at the end of each year	INR5000
	Floater (per policy)	Not available	INR2500 only once at the end of two continuous policy year	INR5000 only once at the end of each year	INR8000 only once at the end of each year	INR10000 at the end of each year
Co-pay	No copayment in the entire lifetime of members					
Non- allopathic Treatment (Inpatient)	Not available					
Ambulance charges	Up to Rs. 2,000 / Hospitalisation					
Air Ambulance charges	Not available for 3 lacs cover. Covered up to 2.5 lacs per hospitalization for 5 lacs and above cover					

Day care Procedures	All day care treatments are allowed
Organ Donor expenses	Covered up to full sum assured
Domiciliary expenses	Covered up to full sum assured
Hospi cash for shared accommodation	800 per day (max 4800) for 3-15 lacs cover. 1000 per day (max 6000) for 20-50 lacs cover.
E-opinion for critical illness	One opinion per policy year

#### D. Add-ons (Riders)

Add-ons (Rider)	Description
Critical illnesses	Available for 10 lakh and above SI. Covers all travel costs for the insured and accompanying relative; accommodation expenses; second opinion & post hospitalization expenses

#### E. Exclusions

Exclusion	Description
Pre-existing diseases	Covered after 3 years of continuous insurance
Initial waiting period	30 days only for disease related hospitalization. Accident related cover starts from Day 1
Specific illness waiting period	2 years for cataract, gall bladder, uterine prolapse, joint diseases (other than caused by accident), joint replacement (other than caused by accident), kidney stone, fistula, fissure, ulcers, sinus, hernia