

Religare – Care – One Pager

A. Salient Features

1. No medical up to 60 years of age
2. Annual health check-up for all the insured members irrespective of the claim, starting from first year
3. Auto restoration of sum assured after first claim
4. No room rent limit for sum assured of 5 lacs and above

B. Policy Criteria

Criteria	Description
Type of cover	Individual and family floater
Entry age	For Adult – 5 years to no age limit. For child 91 days to 25 years
Sum assured	3 / 4 / 5 / 7 / 10 / 15 / 20 / 25 / 30 / 40 / 50 / 60 lacs
Policy tenure	1 year, 2 years, 3 years
Pre-policy medical test	Above 60 years or 50 lacs of sum assured and above

C. Policy benefits

Features	Description
Room rent limit	1% of sum assured – For 3 lacs and 4 lacs cover
	Single private room – For 5 lacs and above cover
ICU charges	2% of sum assured – For 3 lacs and 4 lacs cover
	No limit – For 5 lacs and above cover
Pre-hospitalization	Up to 30 days Prior to hospitalization
Post Hospitalization	Up to 60 days post hospitalization
Pre-existing diseases	Covered after 4 years of continuous insurance
Renewal	Lifelong renewal offered. A grace period of 30 days allowed for renewal
Automatic Recharge	Up to 100% of sum assured when basic sum assured is fully exhausted
No claim bonus	10% increase in sum assured on every claim free year. Maximum 50% of sum assured
	In event of claim, bonus sum assured reduced by 10%
Health Check up	Annual health check-up for all the insured members irrespective of the claim, starting from first year
Co-pay	No copayment on policy purchased till 60 years of age – No copay
	20% of each and every claim on policy purchased from 60 years and above of age and renewed thereafter
Non- allopathic Treatment (Inpatient)	Up to 15000 for 3-4 lacs cover, 20000 for 5-10 lacs cover, 30000 for 15-40 lacs cover, 40000 for 50-60 lacs cover,
Ambulance charges	Up to 1500 for 3-4 lacs cover, 2000 for 5-10 lacs cover, 2500 for 15-40 lacs cover, 3000 for 50-60 lacs cover
Day care Procedures	541 day care treatments are allowed
Care anywhere	Only available for cover of 50-60 lacs (Available for specific critical diseases) – Treatment anywhere in the world
Maternity cover	Only available for cover of 50-60 lacs (Available after 2 years) – 1 lacs of maternity cover is allowed

D. Exclusions

Exclusion	Description
Pre-existing diseases	Covered after 4 years
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)