

**A HEART SURGERY
WILL NOT STOP YOU
FROM GETTING A
HEALTH INSURANCE**

carē heart 



EMERGING ASIA
INSURANCE AWARDS 2019

Live a Hearty life with carē heart⁺

carē heart⁺ reflects our commitment of offering access to Quality Healthcare to individuals who have been suffering from pre-existing cardiac ailments/disorders and undergone a cardiac surgery/procedures for the same. And we're here for the long run, so rest assured of lifelong renewability with us.

Salient Features



Life-long Renewability



Cardiac Health check-up



No Claim Bonus



Only 2 years wait period for pre-existing ailments

Optional Benefits

carē heart⁺ provides the flexibility to choose from any of the following benefits according to the plan suitable for your needs.

ACTIVE HEALTH CHECK-UP*
THRICE A YEAR



OPD CARE*



HOME CARE*



**INTERNATIONAL
2ND OPINION***



**Optional Cover is available on payment of additional premium.*

carē heart⁺ - A Stand Out Product

One medical emergency in the family and the entire household is in a state of flux. We understand this and therefore will be there by your side at the time of need. Here's how:

- 1. In-patient Care:** In-patient Care: Hospitalization for at least 24 hours - We will pay for the medical expenses, through Cashless or Reimbursement Facility (maximum up to Sum Insured) - from room charges, nursing expenses, ICU charges, surgeon's fee, doctor's fee, anesthesia, blood, oxygen, OT charges and the like.
- 2. Day Care Treatment:** Hospitalization involving less than 24 hours – We will pay through Cashless or Reimbursement Facility for such listed day care treatments, maximum up to Sum Insured.
- 3. Pre-Hospitalization & Post-Hospitalization Medical Expenses:** Medical expenses are not just restricted to the hospitalization costs, so with Care Heart you are covered for pre-hospitalization and post-hospitalization expenses as well. All you need to do is just focus on your treatment and recovery – the insured are covered for 30 days preceding the hospitalization and 60 days after discharge (maximum up to 5% of Sum Insured).
- 4. Ambulance Cover:** Through this cover, we will pay you up-to a specified amount per hospitalization, for expenses that you incur on ambulance service offered by the hospital or any service provider , in an emergency situation.
- 5. Alternative Treatments:** Combination of conventional medical and alternative treatments such as Ayurveda, Unani, Sidha and homeopathy quicken & aid the process of recovery therefore we will pay up-to specified amount towards alternative treatments for your speedy recovery.
- 6. Cardiac Health Check-up:** On request, RHI will arrange a Cardiac Health Check-up on cashless basis for the set of medical tests specified in the policy as per the Sum Insured at its network provider or any other empanelled providers in India. This benefit shall be available only once during a policy year for each insured covered under the Policy.
- 7. Automatic Recharge:** A refill is always welcome! So your sum insured is reinstated just when you need it the most. If, due to claims made, you ever utilize the maximum limit of Sum Insured and thereby run out of/exhaust your health cover, we reinstate the entire sum insured immediately, once in the policy year. This re-instated amount can be used for future claims which are not in relation to any illness or

Injury for which a Claim has already been admitted for You during that Policy Year. In case of a floater policy, the insured(s) who have not claimed will be eligible to utilize the Recharge amount for any illness or injury pertaining to that Policy Year.

- 8. No Claims Bonus:** Get a flat increase of 10 per cent in sum insured for the next Policy year. No Claims bonus in any case will not exceed 50% of the Sum insured under the policy and in the event there is a claim in a policy year, then the No Claims bonus accrued will be reduced by 10% of the sum insured but in no case shall the Total Sum Insured be less than the Sum insured. It's just our way to tell you that we're there with you in good times and in bad.

- 9. Domiciliary Hospitalization:** Sometime you are not in a condition to be moved to a Hospital or a Hospital room may not be available when you need the medical treatment the most. Under this Benefit, We will pay you up to Sum Insured, for the Medical Expenses incurred during your treatment at home, as long as it involves medical treatment for a period exceeding 3 consecutive days. 'Pre Hospitalization Medical Expenses and Post Hospitalization Medical Expenses' shall not be payable in respect of a claim made under this Benefit.



Plan Details:

| SUM INSURED** | ₹ 3 Lakh | ₹ 5 Lakh | ₹ 7 Lakh | ₹ 10 Lakh |
|--|---|---|----------|-----------|
| In-Patient Hospitalization | Up to Sum Insured | | | |
| Room Rent / Room Category | Up to 1% of SI per day | Single Private Room | | |
| ICU Charges | Up to 2% of SI per day | No Limit | | |
| Day Care Treatment | Up to Sum Insured | | | |
| Pre Hospitalization Medical Expenses and Post Hospitalization Medical Expenses | Pre-Hospitalization for 30 days & Post-Hospitalization for 60 days; Maximum up to 5% of SI | | | |
| Alternative Treatments | Up to 25% of Sum Insured | | | |
| Ambulance Cover | Up to Rs 2,000 per Hospitalization | Up to Rs 3,000 per Hospitalization | | |
| Domiciliary Hospitalization | Up to 100% of Sum Insured covered after 3 days | | | |
| Automatic Recharge | 100% of original Sum Insured upon exhaustion of SI | | | |
| No Claims Bonus | 10% increase in SI per Policy Year in case of claim-free year; Max up to 50% of SI (10% decrease in SI per Policy Year in case a claim has been paid; Such decrease is only in SI accrued as NCB) | | | |
| Cardiac Health Check-up | Annually | | | |
| Wait Periods | | | | |
| Initial Waiting Period | 30 Days | | | |
| Specific Waiting Period | 24 Months | | | |
| Pre-existing Diseases | 24 Months | | | |
| Co-payment | 20% Co-payment if the entry age ≤ 70 years 30% Co-payment if the entry age > 70 years | | | |
| Pre-policy Issuance Medical Check up | None | | | |
| Home Care (Optional Cover) | Up to Rs.1,000 per day; Max. 7 days per occurrence & Max. 45 days per policy year per Insured Person; Covered after a deductible of 1 day | Up to Rs.2,000 per day; Max. 7 days per occurrence & Max. 45 days per policy year per Insured Person; Covered after a deductible of 1 day | | |

Eligibility Criteria

| | |
|---|---|
| Entry Age Minimum | 18 years |
| Entry Age Maximum | No Maximum Age |
| Renewable | Life long |
| Cover Type | Individual : Maximum 6 persons in a Policy Floater :2 Adults (self and spouse) |
| Tenure | 1/2/3 Years |
| Eligibility Criteria | Person/either one Person in case of a Floater Policy with 2 Adults, who have been diagnosed with a cardiac ailment/disorder in the past and undergone a Cardiac surgical intervention or procedure for the same |
| Who are Covered (Relationship with Respect to the Proposer) | Individual: Self, legally married Spouse, Son, Daughter, Father, Mother, Brother, Sister, Mother-in-Law, Father-in-Law, Grandmother, Grandfather, Grandson, Granddaughter, Uncle, Aunt, Nephew, Niece, Employee or any other relationship having an insurable interest. |

Notes:

- All the Age calculations are as per "Age Last Birthday" as on the date of first issue of Policy and / or at the time of Renewal.
Option of Mid-term inclusion of a Person in the Policy will be only upon marriage or childbirth; Additional differential premium will be calculated on a pro rata basis.
- If Insured persons belonging to the same family are covered on an Individual basis, then every Insured person can opt for different Sum Insured and different Optional Benefits.
- Your Eligibility Criteria is Subject to Underwriting Criteria of the Company.

Sub-limits

| SUM INSURED** | ₹ 3 Lakh | ₹ 5 Lakh | ₹ 7 Lakh | ₹ 10 Lakh |
|---|------------------------|--------------------------|--------------------------|-----------|
| Treatment of Cataract | Up to ₹20,000 per eye | Up to ₹30,000 per eye | | |
| Treatment of Total Knee Replacement | Up to ₹80,000 per knee | Up to ₹1,00,000 per knee | Up to ₹1,20,000 per knee | |
| Treatment for each and every Ailment / Procedure mentioned below:- | | | | |
| i. Surgery for treatment of all types of Hernia ii. Hysterectomy iii. Surgeries for Benign Prostate Hypertrophy (BPH) iv. Surgical treatment of stones of renal system | Up to ₹50,000 | Up to ₹65,000 | Up to ₹80,000 | |
| Treatment for each and every Ailment / Procedure mentioned below:- | | | | |
| i. Treatment of Cerebrovascular disorders ii. Treatments/ Surgeries for Cancer iii. Treatment of other renal complications and Disorders iv. Treatment for breakage of bones | Up to ₹200,000 | Up to ₹250,000 | Up to ₹300,000 | |

**Other sum insured options are also available.

Religare Health Insurance Company Limited

Religare Health Insurance (RHI), the health insurance arm of Religare Enterprises Limited (REL), is a specialized Health Insurer offering health insurance services to employees of corporates, individual customers and for financial inclusion as well. With RHI's operating philosophy being based on the principal tenet of 'consumer-centricity', the company has consistently invested in the effective application of technology to deliver excellence in customer servicing, product innovation and value-for-money services.

Religare Health Insurance currently offers products in the retail segment for Health Insurance, Critical Illness, Personal Accident, Top-up Coverage, International Travel Insurance and Maternity along with Group Health Insurance and Group Personal Accident Insurance for corporates.

The organization has been adjudged the 'Best Health Insurance Company' at the ABP News-BFSI Awards & 'Best Claims Service Leader of the Year – Insurance India Summit & Awards. Religare Health Insurance has also received the 'Editor's Choice Award for Best Product Innovation' at Finnoviti and was conferred the 'Best Medical Insurance Product Award' at The FICCI Healthcare Awards.

Best Health Insurance Company - ABP News – BFSI Awards 2015, Best Claims Service Leader of the Year - Insurance India Summit & Awards 2018, Best Product Innovation - Editor's Choice Award Finnoviti 2013, Best Medical Insurance Product - FICCI Healthcare Awards 2015.

To know more, visit our website

www.religarehealthinsurance.com

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



1800-102-4488 | 1860-500-4488



customerfirst@religarehealthinsurance.com



Religare Health Insurance Company Limited

Registered Office: 5th Floor, 19 Chawla House,
Nehru Place, New Delhi-110019

Correspondence Office: Unit No. 604 - 607, 6th Floor, Tower C, Unitech
Cyber Park, Sector-39, Gurugram -122001 (Haryana)

Website: www.religarehealthinsurance.com

E-mail: customerfirst@religarehealthinsurance.com

Call us: 1800-102-4488 | 1860-500-4488

Disclaimer: This is only summary of selective features of product **carē heart**. 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:19073064 UIN: RHIHLIP19066V011819

Ab Health Hamesha is a trademark of Religare Health Insurance Company Limited. Religare is a registered trademark of RHC Holding Private Limited used under license by Religare Enterprises Limited and its subsidiaries.

IRDA Registration Number - 148

Ver:SEP/19



Health
Insurance

Ab Health Hamesha