

TRUTH **MUST** BE TOLD

Arogya Sanjeevani Policy, Magma HDI



 **MAGMA HDI**

General Insurance Company Ltd.

Congratulations! By choosing to read this brochure, you have taken your first step towards one of the most important decisions in your life. 'Health is wealth' is not just a proverb, but also a mindset. Medical issues erode your health and money. Health insurance is a tested means to protect the latter.

Gone are the days when even the insurance professional felt it cumbersome to go through the coverage of various companies to decide which health insurance to opt for. Today, health insurance covers have been standardised and all of them are loaded with similar benefits. Now, you just have to decide the company that can keep your trust, not only today but in the long run.

This marks the beginning of your journey of taking control of your life!

Key Features

Policy Period

One Year

Policy Type

Individual and Family Floater

Insured in a single policy

1 in Individual Policy; and
Up to 4 adults and 3 children under Family Floater Policy

Entry Age

5 years – 65 years for Individual Policy
90 days – 65 years for Floater Policy; Maximum age of dependent child is 25 years

Renewability

Lifetime

Policy Coverage

	PARTICULARS	DESCRIPTION
1	Sum Insured (in INR)	1 L / 1.5 L / 2 L / 2.5 L / 3 L / 3.5 L / 4 L / 4.5 L / 5 L
2	Hospitalization	24 hours (within India only) <ul style="list-style-type: none"> • Room Rent: Up to 2% of Sum Insured subject to maximum of INR 5000/-, per day • Intensive Care Unit (ICU) charges / Intensive Cardiac Care Unit (ICCU) charges: Up to 5% of Sum Insured subject to maximum of INR 10,000/-, per day
3	Pre & Post Hospitalization	Pre Hospitalization: 30 days prior to the date of admissible Hospitalization covered under the Policy Post Hospitalization: 60 days from the date of discharge from the Hospital, following an admissible Hospitalization covered under the Policy
4	AYUSH Treatment	Hospitalization treatment under Ayurveda, Yoga, Naturopathy, Unani, Sidha and Homeopathy (up to the limits of Sum Insured)
5	Cataract Treatment	Subject to a limit of 25% of Sum Insured or INR 40,000/-, whichever is lower, per eye in one policy year
6	Day Care Treatment	Covered up to Sum Insured
7	Other Procedures	Up to 50% of the Sum Insured for: Uterine Artery Embolization and HIFU (High intensity focused ultrasound); Balloon Sinuplasty; Deep Brain stimulation; Oral chemotherapy; Immunotherapy - Monoclonal Antibody to be given as injection; Intra vitreal injections; Robotic surgeries; Stereotactic radio surgeries; Bronchial Thermoplasty; Vaporisation of the prostate (Green laser treatment or holmium laser treatment); IONM - (Intra Operative Neuro Monitoring); Stem cell therapy - Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered
8	Cumulative Bonus	5% of Sum Insured (SI) for each claim free year (Max. 50% of SI)

What's not covered in the Policy?

- Expenses incurred during waiting period
- Investigation and evaluation
- Rest Cure, rehabilitation and respite care
- Obesity/ Weight Control; Change-of-Gender treatments; Cosmetic or plastic Surgery
- Treatment for Alcoholism, drug or substance; Hazardous or Adventure sports
- Refractive Error; Unproven treatments
- Sterility and Infertility; Maternity Expenses
- War & nuclear attacks
- Domiciliary Hospitalization / OPD treatment
- Treatment taken outside the geographical limits of India

For complete list and details of exclusions, please refer to the policy wordings on www.magmahdi.com

Easy Claims Settlement Process

We promise to be there every step of the way. But, just in case, keep these company contact details handy!

24*7 Toll Free

1800 266 3202

Website

www.magmahdi.com

E-mail

customercare@magma-hdi.co.in

For a smooth claim settlement, ensure the following steps:

1. Intimate your claim keeping within below timelines for cashless & reimbursement:

#	Type of Claim	Particulars	Prescribed Time Limit
1	Cashless	Planned Hospitalisation	48 hours prior to admission in Hospital
		Emergency Hospitalisation	Within 24 hours from the date of emergency hospitalization or before the Insured Person's discharge from Hospital, whichever is earlier
2	Reimbursement	Hospitalisation, Day Care and Pre-Hospitalisation	Within 30 days of date of discharge from hospital
		Post-Hospitalisation	Within 15 days from completion of post hospitalization treatment

2. Get your claim number

3. Submit all documents as required

Each and every claim under the Policy shall be subject to a Co-payment of 5% applicable to claim amount admissible and payable as per the terms and conditions of the Policy. The amount payable shall be after deduction of the co-payment.

For any assistance, reach out to us on either of the channels mentioned above, or get in touch with your relationship manager / nearest Magma HDI branch (log on to www.magmahdi.com for our branch locator)



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