

ICICI – Comprehensive Health Insurance



Key Features of the policy:

1. **Pre-Existing Diseases** will be covered immediately after 2 years of continuous coverage under the policy, if the policy is issued for the first time with ICICI Lombard. Such waiting period shall reduce if the insured has been covered under a similar policy before opting for this policy, subject however to portability regulations.
2. An **additional sum insured** of 10% of annual sum insured provided on each renewal for every claim free year up to a maximum of 50%.
3. Avail **cashless hospitalisation** at any of our network providers/hospitals. A list of these hospitals/providers is available on our website www.icicilombard.com.
4. The customer is entitled for a **Free Health Check - up** at designated centres. The coupons would be provided to each Insured for every policy year.
5. **Floater cover** to get family (spouse, dependent parents, dependent children, brothers and sisters) covered for the same Sum Insured under a single policy by paying one premium amount.
6. Customer has the option to choose from a wide range of SI options - 3,4,5,7,10,15,20,30,50L .

Benefits of the Policy:

1. **In-patient Treatment:** All medical expenses for hospitalization as an inpatient will be incurred during hospitalization for a minimum period of 24 consecutive hours
2. **In-Patient AYUSH:** Expenses for Ayurveda, Unani, Sidha and Homeopathy (AYUSH) treatment only when the treatment has been undergone in a Government Hospital or in any Institute recognised by the Government and/or accredited by Quality Council of India/National Accreditation Board on Health.
3. **Day Care Treatments:** Medical expenses incurred by You while undergoing Specified 150 Day Care Treatment (as mentioned in the Day Care Surgeries list), which require less than 24 hours hospitalization.

4. **Pre & Post Hospitalisation:** Medical Expenses incurred by You, immediately up to 30 days before and up to 60 days after Your Hospitalization.
5. **Ambulance Cover:** The reasonable and actual expenses up to Rs 1,500 incurred by You on availing an ambulance service offered by a Hospital/ambulance service provider in an emergency condition.
6. **Claim Service Guarantee:** In case of delay in response by Us beyond the time period as stated for claims settlement, We shall be liable to pay the interest defined by IRDAI.
7. **Wellness Program:** Wellness program intends to promote, incentivize and reward You for Your healthy behavior through various wellness services.
8. **Reset Benefit:** For plans with SI/deductible Rs 3lacs and above, We will reset up to 100% of the Sum insured once in a policy year in case the SI including accrued ASI (if any) is insufficient to make the claim.

Flexibility to choose:

1. Critical Illness + Donor Expenses
2. Hospital Daily Cash + Convalescence Benefit

Critical Illness: We will pay You a lump-sum amount up to the extent of cover opted on Your first diagnosis of such critical Illnesses, subject to Your intimation of the same within 30 days of such diagnosis

Donor Expenses: Hospitalization expenses as incurred by the organ donor for undergoing organ transplant surgery for Your use

Hospital Daily Cash: We will pay You a fixed amount (as per the plan opted) for each and every completed day of hospitalization (minimum of 3 consecutive days and subject to a maximum of 10 days)

Convalescence Benefit: In the event that You are hospitalized for a minimum period of 10 consecutive days, We will pay You a benefit amount equal to the sum insured specified against this optional benefits