



SHRIRAM

General Insurance

BE INSURED...REST ASSURED

associated with  Sanlam group



Shri Health Suraksha Insurance

Affordable and Simple

WHY SGI HEALTH INSURANCE?

Health insurance is safety cover against financial impact of health hazards. It provides peace of mind in times of medical emergencies. At SGI we believe that Health Insurance should be affordable and simple for you and your family, Our Plans are designed in simple way for easy understandings and providing essential covers for your medical treatments. Presenting “Shri Health Surkasha Insurance” which is our step towards Affordable Health Insurance for all.

Cashless treatment at more than
13000+ network hospitals

Affordable all India health coverage

Coverage available for Allopathic and
AYUSH treatments

Includes cover for Modern treatments
and procedures

Choice of multiple Sum Insureds












ELIGIBILITY

Proposer Age	Above 18 years
Min Entry Age	Child 3 months (91 Days)
Max Entry Age	No maximum limit
Relationships	<ul style="list-style-type: none">• Self• Spouse• Son• Daughter• Parents & Parents in law.
Policy Type	Individual / Family Floater
Policy Term	1 Year



FEATURES

	In-patient Hospitalization: If you are admitted into a hospital for more than 24 hours due to illness or injury, we will take care of your expenses towards room charges, ICU expenses, nursing charges, doctor fees, surgeon fees, blood, oxygen, operation theatre charges and other medical expenses.
	Pre-Hospitalization: We will reimburse medical expenses incurred before the date of hospitalization.
	Post-Hospitalization: We don't just cover you when you are in the hospital, we will support in your recovery period too by covering your Medical expenses incurred after discharge as prescribed by your treating doctor.
	AYUSH Cover: We will cover in-patient medical expenses up to the limit of Sum Insured towards non-allopathic treatments such as Ayurveda, Yoga & Naturopathy, Unani, Siddha & Homeopathy for hospitalization arising due to accident or illness undertaken in a government hospital or government recognized institute.
	Day Care Treatment: We will pay for medical expenses if you undergo a treatment or surgery which is taken under anesthesia and requires less than 24 hours of hospitalization.
	Road Ambulance Cover: We believe that nothing should come between you and timely treatment. That's why you are covered for transportation expenses by an ambulance service provider to the hospital.
	Other Expenses: We will cover in-hospital medical expenses towards dental treatment, plastic surgery necessitated due to injury.
	Modern Treatments: We will pay for the medical expenses if you undergo any of the technologically advanced treatment or surgery listed in policy terms and conditions.
	Cumulative Bonus: We will increase the Sum insured (excluding CB) for each claim free policy year, provided the policy is renewed without a break subject to maximum of 50% of the sum insured. If a claim is made in any particular year, the cumulative bonus accrued will be reduced at the same rate at which it has accrued.

POLICY COVERAGES

Cover	Details	
Sum Insured (SI)(In Lacs)	Choose from any of the given sum insureds	5L / 7.5L / 10L
In-patient Hospitalization	Covers medical expenses for hospitalization of more than 24 hours	<p>1. Room rent up to 2% of SI subject to maximum of Rs. 5,000 Per Day</p> <p>2. ICU charges up to 5% of SI subject to maximum Rs. 10,000 Per Day</p> <p>Above Limits gets Changed if you opt for Value Pack</p> <p>1. Room rent up to 2% of SI subject to maximum of Rs. 10,000 Per Day</p> <p>2. ICU charges up to 5% of SI subject to maximum Rs. 20,000 Per Day</p>
Pre-Hospitalization	Covers medical expenses up to Sum Insured for maximum upto 30 days before date of hospitalization	With Value Pack 30 Days becomes 60 Days
Post-Hospitalization	Covers medical expenses up to Sum Insured for maximum upto 60 days post discharge from hospital	With Value Pack 60 Days becomes 90 Days
In-patient hospitalization for	Covers In-patient hospitalization expenses for AYUSH Treatment	Up to Sum Insured
All Day Care treatments	Covers treatment or surgery that requires less than 24 hours hospitalization	<p>Up to Sum Insured (except for Cataract)</p> <p>Limit for Cataract: 25% of Sum Insured or Rs.40,000/-, whichever is lower, per eye, under one policy year</p>
Modern Treatments/ Procedures	Covers technologically advanced treatments listed in policy terms and conditions	Up to 50% of Sum Insured
Road Ambulance Cover	Reimburses expenses Cover for Ambulance services towards transportation to hospital for treatment	Rs. 2,000 per hospitalization
Other Expenses	Covers in-hospital medical expenses towards dental treatment, plastic surgery necessitated due to injury.	Covered up to Sum Insured
Cumulative Bonus	Provides increase in Sum Insured as bonus per get claim free policy year	5% of Sum Insured will increased for every claim free year. Cumulative bonus will be reduced by 5% if a claim is made. Max accumulation up to 50% of SI.
Co Payment	5% co-pay is applicable on all claims	Co-pay waiver with value pack.



GRACE PERIOD

For Quarterly / Half Yearly & Yearly mode of payment, a fixed period of 30 days (from the policy expiry date) will be allowed as Grace Period and for Monthly mode of payment a fixed period of 15 days (from the policy expiry date) will be allowed as grace period.



FREE-LOOK PERIOD

The insured shall be allowed a period of 30 days from date of receipt of the Policy to review the terms and conditions of the Policy, and to return the same if not acceptable. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges; or ii. where the risk has already commenced and the option of return of the Policy is exercised by the insured, a deduction towards the proportionate risk premium for period of cover or iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.



TAX BENEFIT

Income Tax deduction available under Sec 80D of Income Tax Act 1961 (as amended)*.



CANCELLATION

Request for cancellation can be placed during the policy period. Premium refund will be on pro-rata as per policy conditions.



WAITING PERIODS

Initial Waiting Period: First 30 days waiting period is applicable for all illnesses other than accidents.

Specific Illness Waiting Period: 24 months waiting period is applicable on specific ailment as listed in terms and conditions.

Pre-existing Diseases Waiting Period: Pre-existing diseases will be covered after 36 months of continuous coverage have elapsed since inception of the first policy.

PREMIUM ILLUSTRATION WITH VALUE PACK (WITHOUT GST)

AGE (YEARS) / SUM INSURED	5 Lakhs	7.5 Lakhs	10 Lakhs
0-18	5,935	7,098	7,905
19-25	6,458	7,666	8,527
26-30	6,699	7,883	8,777
31-35	6,808	8,010	8,924
36-40	8,065	9,512	10,608
41-45	8,535	9,979	11,127
46-50	12,103	14,154	15,781

For Family Floater Premium Calculation – 100% Premium of highest age and 45% of respective individual premium for all other members will be charged.

Discounts & Loadings

Family Discount	10% for covering 2 or more family members under single individual policy
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For more details on risk factors, terms and conditions please read policy related documents carefully before concluding a sale.

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The advertisement contains only an indication of the covered with Shri Health Suraksha Insurance (UIN - SGLHLIP25035V012425)

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*Terms & Conditions Apply.

