


To make a smart choice, get in touch with us right away!

 reliancegeneral.co.in

 **1800 3009 (Toll free)**

 Connect directly with our Customer Care Executive **Call 022-33834185** (paid line) only for senior citizen

Contact our Health Insurance Advisor



RGI/MCOM/CO/HL-11/BR/VER.1.5/020317.

RELIANCE GENERAL INSURANCE An ISO 9001:2008 Certified Company

For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Tax laws are subject to change.

IRDAI Registration No. 103.
Reliance General Insurance Company Limited

Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai-400710. **Corporate Office:** Reliance Centre, South Wing, 4th Floor, Off. Western Express Highway, Santacruz (East), Mumbai - 400 055.

Corporate Identity Number: U66603MH2000PLC128300.
UIN: IRDA/NL-HLT/RGI/P-H/V.I/318/13-14

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A RELIANCE CAPITAL COMPANY

Policy Conditions (Plan A / Plan B)

Any illness	Waiting period 30 days
Named ailments+	Waiting period 2 years
Pre-existing diseases	Waiting period 36 months
Room eligibility#	Single private
Co-payment	20% of assessed claim amount
	In Floater policy: For all insured if the age of the eldest member at entry is 61 years or above.
	In Individual policy: For those insured whose age at entry is 61 years or above.
Tenure	1 year OR 2 years option available

Note: Proposer should be at least 18 years as on date of proposal.

What does the policy not cover?




To ensure that you do not face any unpleasant surprises while making a claim, do take a look at some of the major exclusions which will not be covered under our policy.

- ^Permanent exclusions
 - Intentional self-injury / injury under influence of alcohol or drugs / criminal act
 - Treatment received outside India / Stem Cells surgery
 - War / Nuclear / Chemical / Biological
 - Diseases such as HIV or AIDS or STD
 - Diseases existing from the time of birth (Congenital diseases)
 - Maternity, fertility excluding Ectopic pregnancy
 - Cost of spectacles, contact lenses and hearing aids
 - Dental treatment or surgery
 - Treatment of mental illness
 - Cosmetic, aesthetic treatment
 - Non-allopathic, Out-patient treatment
 - Unproven / Experimental treatments
- +Named ailments^
 - Arthritis, Gout
 - Benign Ear, Nose and Throat (ENT) disorders
 - Benign Prostatic Hypertrophy
 - Cataract
 - Surgery of Genitourinary system
 - All types of Hernia, Hydrocele
 - Internal tumors, skin tumors, cysts
 - Kidney Stone / Ureteric Stone / Lithotripsy / Gall Bladder Stone

NOTE: ^The list is indicative. If you wish to know more, do read the prospectus / policy wordings available on our website www.reliancegeneral.co.in.

Claim Process

We aim to make the claim process as smooth as possible for your convenience. Here's how to go about it:

-  **Step 1**
Inform our health claims team, RCARE, of hospital admission using the helpline number 1800 3009 given on your health card
-  **Step 2**
Submit the required documents to RCARE
-  **Step 3**
Network Hospital -
RCARE will arrange for Cashless facility
Non-Network Hospital -
For Re-imbursment claims please follow the process as mentioned in our policy wordings

Note: #You are entitled for admission in a 'Single Private Room'. If you get admitted in a higher category of accommodation than the entitled category, you shall bear the ratable proportion of the covered medical expenses.

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

RELIANCE

GENERAL INSURANCE



Reliance HealthGain Policy

1 Policy.
7 Amazing Benefits.
That's Smart!

LiveSmart



Health Insurance now available on 4 easy installments

Applicable only for 1 year policy period

7 Incredible benefits that make the Reliance HealthGain policy a smart choice!

At Reliance General Insurance, we know how important your health is and therefore care for your protection. The Reliance HealthGain Policy is a smart step towards a worry-free future. Read on to find out how it works.



5% premium discount for girl child or single women

Get special privileges when you insure your little girl or if you're a single woman



Reinstate the policy with base Sum Insured after its exhaustion

Your base Sum Insured will be automatically restored once, if you exhaust the same during the policy period.



Cumulative bonus at the end of a claim-free year

If you do not make a claim at the end of a year, you get a cumulative bonus of 33 1/3% on your base Sum Insured at no extra cost. This accumulated bonus cannot be more than 100% of the base Sum Insured.



5% / 10% family discount with an individual policy

Enjoy a special discount depending on the family size, when you insure more than one family member individually under the same policy.



Claim and policy service guarantee in case of delay

If you do not get a response beyond 6 business hours (Cashless claim) and 21 days (Re-imbursalment claim) of receipt of all information / documents, you get 1% of claim amount for every delay of 6 hours (Cashless claim) and 21 days (Re-imbursalment claim) upto a maximum of 6% of claim amount. You also get a Sum Insured of ₹10,000 (Plan A) or ₹20,000 (Plan B) for any delay in policy issuance.



Free auto-extension of the policy for an additional year

If you are diagnosed with any of the named critical illnesses, your policy will get extended for an additional year at no extra cost.



5% premium discount for Reliance Private Car Package policy customers

If you are a Reliance Car Insurance customer, you get a special discount of 5%.

Note : Total of all discounts shall not exceed 15% in aggregate

Other Smart Benefits

Wellness program

You can enjoy the benefits of our Wellness program that include a free health helpline, consultation with a medical practitioner, discounts from chemists, luxury spas and more.

Cashless hospitalisation in our network of 4000+ hospitals

You have the convenience of choice and ease with Cashless hospitalisation at more than 4000 preferred hospitals.

Double your cover after 4 claim-free years

You can choose to double the Sum Insured of your policy by using the 'Call Option' following four consecutive claim-free years.

Lifelong renewal

This policy offers lifelong renewability, there is no exit age.

Cover for extended family as well

In addition to yourself, this policy can cover your entire family that includes your spouse, daughter / son, mother / father, siblings, grandmother / grandfather, granddaughter / grandson and daughter-in-law / son-in-law.

Portability

If you wish to switch your existing policy to our company, you must apply at least 45 days before but not earlier than 60 days from the premium renewal date of existing policy

Income Tax

This policy also gives you a tax benefit. The premium is eligible for deduction under Section 80D of the Income Tax Act, 1961. Do consult your tax advisor for more information on this benefit.

Note: Tax Laws are Subject to Change.



Plan Options

Benefits	Plan A	Plan B
Sum Insured (SI) - on annual basis	₹3 lakh, ₹6 lakh, ₹9 lakh	₹12 lakh, ₹15 lakh & ₹18 lakh
Domestic Road Ambulance	Upto ₹1500	Upto ₹3000
Policy Service Guarantee	Sum Insured of ₹10,000 for delay in policy issuance	Sum Insured of ₹20,000 for delay in policy issuance
Accidental Death Cover for No Claim	No	₹1 Lakh Personal Accident - Death cover for Policyholder - insured
Renewal	No	One time renewal premium waiver if the Policyholder- Insured suffers from named critical illness
Insurance Renewal	No	
Pre & Post Hospitalisation Expenses	Up to 60 days	
Re-instatement of Base Sum Insured	One Re-instatement upto 100% of base Sum Insured, subject to submit of 20% for related illness/injury	
Hospitalisation Expenses		
a) In-Patient Treatment	Yes	
b) Day Care Treatments		
Donor Expenses	50% of base Sum Insured up to a maximum of ₹5 lakhs	
Domiciliary Hospitalisation	Up to 10% of base Sum Insured, subject to a maximum of ₹50000	
Wellness	Yes	
Cumulative Bonus	33 1/3% increase in base Sum Insured for every claim-free year; Maximum up to 100%. 33 1/3% decrease in base Sum Insured for every claim year; Maximum up to cumulative bonus earned	
Call Option	After every 4 claim-free years up to maximum 4 times Base Sum Insured (provided the total Sum Insured < = ₹50 lakhs). Can be exercised up to the age of 60 years	
Claim Service Guarantee	Cashless Claims - 1% of claim amount for every delay of 6 business hours beyond 6 hours of receipt of all information / documents Re-imbursalment Claims - 1% of claim amount for every delay of 21 days beyond 21 days of receipt of all information / documents. Maximum - 6% for a claim amount	



Eligibility Criteria

Benefits	Plan A	Plan B
Pre-policy Issuance Medical Check-up	>= 46 years	>= 18 years
Entry Age - Maximum	65 years. No entry age bar for an insured sum of ₹3 lakh	65 years
Entry Age - Minimum	Individual/Floater - 5 years or above. Children between 91 days & up to 4 years can be covered under a floater with at least one member aged 21 years or above	
Exit Age	No Exit Age. This policy offers lifelong renewability.	
Individual Option	Can cover maximum 6 members individually under the same policy	
Floater Option	Can cover maximum 6 members under the same floater = 4 (children) + 2 (members >= 21 years of age)	