

Basic Health Insurance Rules and Standard Exclusions List

Dear Investor,

Please check the list of Basic Health Insurance Rules and Standard Exclusion.

1. Hospitalization costs due to accidents are covered from day 1.
2. Early Claim: If any claim arises within the first year or two years after purchasing the policy, the insurance company will conduct a detailed investigation to ascertain the origin of specific diseases such as stones, appendicitis, cancer, tumors, etc.
3. Hospitalization costs for diseases contracted within the first 30 days or with symptoms showing in the first 30 days are not covered.
4. Expenses for pre-existing illnesses are covered after 24/36/48 months, subject to policy renewal.
5. Initial 2-year exclusions include specific conditions such as cataract, hysterectomy, joint replacements, etc.
6. Permanent exclusions encompass cosmetic treatments, dental treatments (except for accidents), HIV/AIDS-related treatments, etc.
7. Admission for examination purposes is not covered.
8. Failure to disclose health information may result in claim rejection.
9. Claims must be registered within 24 hours of hospital admission.
10. Pre-authorization is recommended for planned surgeries or treatments.
11. Hospitalization for a minimum of 24 hours is required (except for daycare treatments).
12. Insurance covers a portion of hospitalization costs; consumables, tonics, etc., are not covered unless specified.
13. Premium payments should be made within the grace period to avoid claim rejection.
14. Utilize network hospitals for cashless claims and faster settlements.

15. Important points to note:

- ❖ Admit to network hospitals for cashless claims.
- ❖ Notify claims within 24 hours of hospitalization.
- ❖ If admitted to a non-network hospital, submit the claim within 7 days of discharge.
- ❖ Claims from blacklisted hospitals will not be paid.
- ❖ Check for blacklisted hospitals and inform the insurer in advance.
- ❖ Inform your advisor/insurer promptly in case of hospitalization.

By acknowledging and accepting these rules, you ensure comprehensive understanding and compliance with your health insurance policy. Please confirm your understanding and acceptance of the above rules. For detailed information and legal updates, refer to the insurance website and policy wordings.

Stay Healthy Stay Wealthy

Thanks & Regards,
Grow Right...GR!!!