



PRESENTS

ReAssu[₹]e 2.0

Nothing Seems Impossible

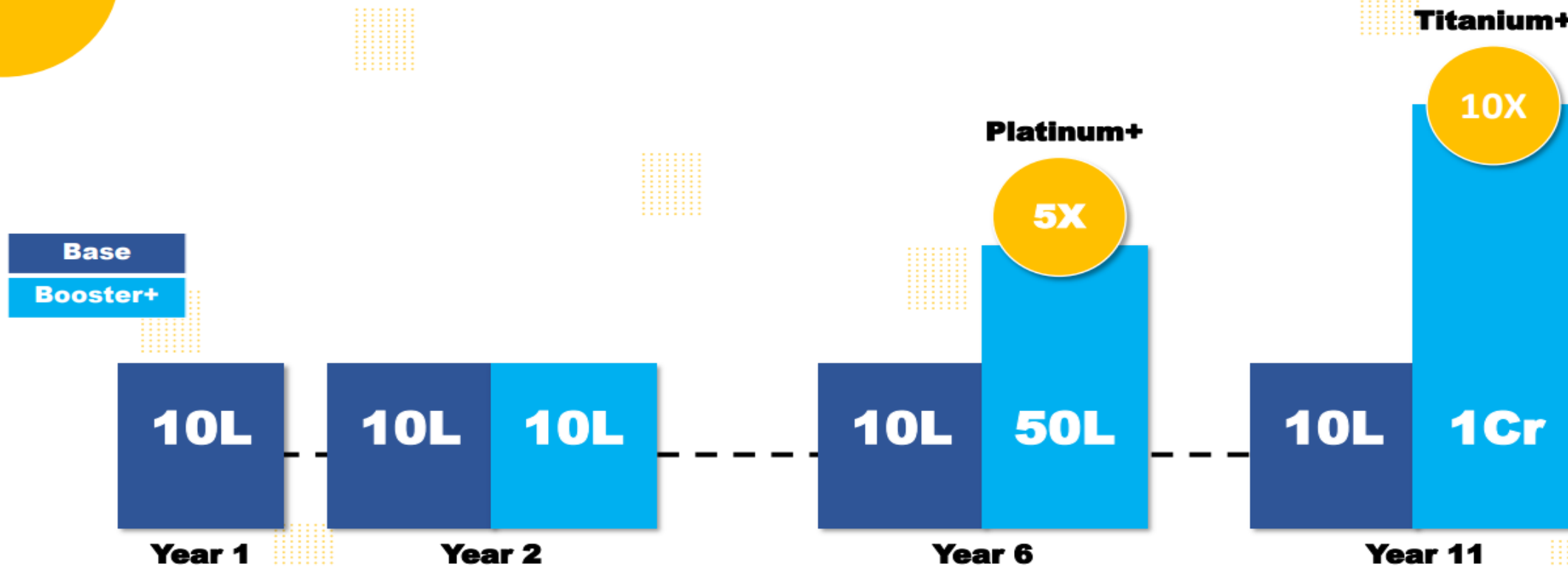
**Don't Lose,
What you don't use!!**

Carry forward any unused
base sum insured to the
next policy year

UP
TO **10X!**

of base sum insured

How “Booster+” benefit works



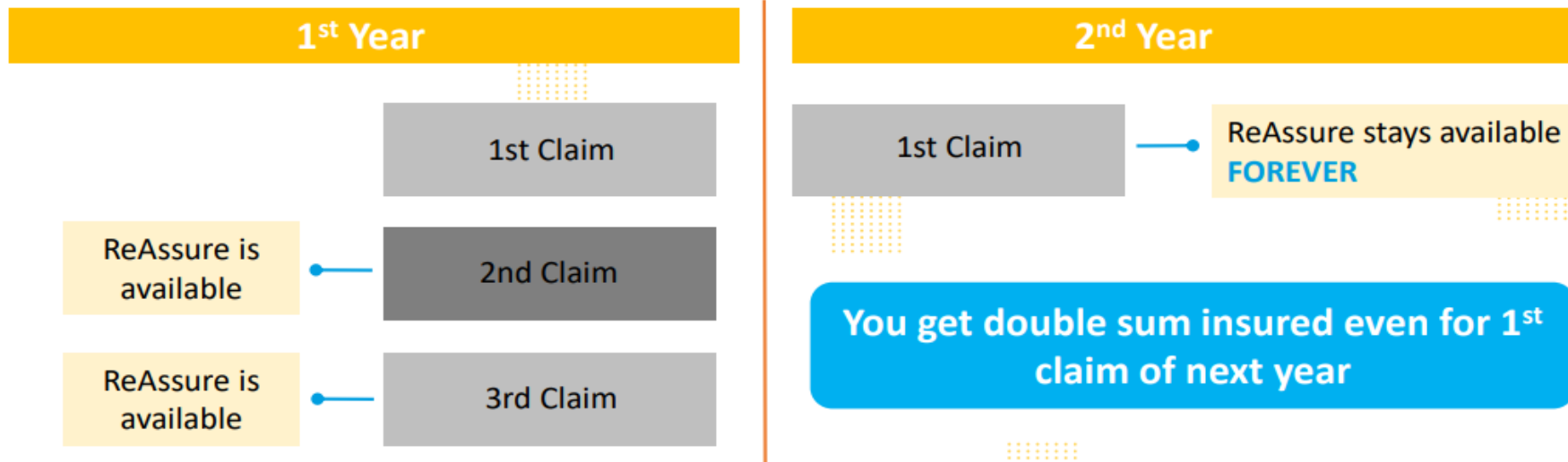
Even if you use it, it will 'GROW BACK' to 10x... Again & Again!!

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ReAssure Forever

How ReAssure+: “ReAssure Forever” benefit works



1st Claim Triggers ReAssure+ | Once Triggered, Stays Forever | Unlimited Times

3



Lock the Clock

How ReAssure+: “Lock the Clock” benefit works



25 Years



40 Years



55 Years



65 Years

Does Not make any claim

Makes a claim

Buys the policy

Pays premium as per the entry age (25 years)

Pays the premium as per the current age (65 Years)

Product Benefit - Snapshot

	Platinum+	Titanium+
Sum Insured Options	INR 5 / 10 / 15 / 20 / 25 / 50 / 100 Lacs	
Tenure Options	1 Year / 2 Years / 3 Years	
Inpatient Care	Covered up to Sum Insured. No Capping on Room Rent. AYUSH is included	
Pre & Post Hospitalization Medical Expenses	60 Days and 180 Days. Covered up to Sum Insured	
Modern Treatments	Covered up to Sum Insured with sub-limit of INR 1 Lakh on few robotic surgeries (as specified in policy terms)	
Emergency Ambulance	Road ambulance: up to sum insured Air ambulance: up to INR 2,50,000 per hospitalization	
Home Care / Domiciliary	Covered up to Sum Insured	
Organ Donor	Covered up to Sum Insured	
Health Check-up	Annual (From Day 1); For defined list of tests; up to INR 500 for every INR 1 Lakh Base Sum Insured (Individual policy: maximum INR 5,000 per Insured; Family Floater policy: maximum INR 10,000 per policy) (Cashless)	
ReAssure+	<ul style="list-style-type: none"> 1st claim triggers ReAssure+, forever. It is Unlimited. Each claim will be up to the Base Sum Insured Pay the premium as per your entry age, till a claim is made 	
Booster+	5X: Unutilized Base Sum Insured and Booster+ sum insured carries forward to the next policy year, maximum up to 5 times of Base Sum Insured.	10X: Unutilized Base Sum Insured and Booster+ sum insured carries forward to the next policy year, maximum up to 10 times of Base Sum Insured.
Live Healthy	Up to 30% discount on premium renewal premium	
e-consultation	Unlimited e-consultation within our network	
Second Medical Opinion	Once for any condition in a Policy Year.	
Shared Accommodation	Up to INR 15 Lac Base Sum Insured: INR 800 per day; Maximum INR 4,800 Above INR 15 Lac Base Sum Insured: INR 1,000 per day; Maximum INR. 6,000	

Product Benefit - Snapshot

Optional Benefits	
Personal Accident Cover	5 times of Base Sum Insured; maximum up to INR 1 Crore
Hospital Cash*	<ul style="list-style-type: none"> a. Up to INR 5 Lac Base Sum Insured: INR 1,000/day b. Between INR 10 Lac to INR 15 Lac Base Sum Insured: INR 2,000/day c. Above 15 Lac Base Sum Insured: INR 4,000/day
Safeguard+	<ul style="list-style-type: none"> a. Claim Safeguard: Non-payable items paid up to sum insured as per list 1, 2, 3 & 4 of non-payable items b. Booster+ Safeguard: No impact on Booster+ if claims in a policy year is up to INR 1,00,000 c. Sum Insured Safeguard: CPI (Consumer Price Index) linked increase in base sum insured
Safeguard	<ul style="list-style-type: none"> a. Claim Safeguard+: Non-payable items paid up to sum insured as per list 1 of non-payable items b. Booster+ Safeguard+: No impact on Booster+ if claims in a policy year is up to INR 50,000 c. Sum Insured Safeguard+: CPI (Consumer Price Index) linked increase in base sum insured

Please Note: Only one, either Safeguard or Safeguard+, benefit can be opted under a policy.

More Optional Benefits



Safeguard+



Coverage for non-payable items as per **List 1, 2, 3 & 4*** of expenses Not covered



Inflation protection coverage – Increase in base sum insured on a cumulative basis each policy year based on Inflation Rate



No Impact on Booster+ – There will be no impact on your Booster+, if claims in a policy year are up to INR 1,00,000

Standard Exclusions

S. No.	Details
1	Investigation & Evaluation
2	Rest Cure, rehabilitation and respite care
3	Obesity/ Weight Control
4	Cosmetic or plastic Surgery
5	Hazardous or Adventure sports
6	Breach of law
7	Excluded Providers
8	Treatment for, alcoholism, drug or substance abuse or any addictive condition and consequences thereof
9	Treatments received in health hydros, nature cure clinics, spas or similar establishments
10	Refractive Error
11	Unproven Treatments
12	Sterility and Infertility
13	Maternity Expenses

Reduced list of Specific Exclusions

S. No.	Details
1	Conflict & Disaster
2	External Congenital Anomaly
3	Dental/oral treatment
4	Unrecognized Physician or Hospital
5	Costs which are not Reasonable and Customary and treatments which are not Medically Necessary
6	Artificial life maintenance for the Insured Person who has been declared brain dead or in vegetative state

Few specific exclusions that have been removed from ReAssure 2.0:

- Circumcision
- Sexually transmitted Infections & diseases (other than HIV / AIDS)
- Hormone Replacement Therapy
- Sleep disorders
- Medical & ambulatory devices used at home like BP monitors, Sugar monitors, automation device for peritoneal dialysis, CPAP, BiPAP, Crutches, wheel chair.

