

Zero Co-pay (Add-on): Endorsement Document

Zero Co-pay is an Add-on which can be endorsed along with the Base Plan only and cannot be bought in isolation or as a separate product. The Add-on can only be purchased with the Base Plan at the time of either buying a New Policy or at Renewal of a Base Plan.

This Add-on shall remove the co-payment applicable in the base plan.

With this Add-on, there will be NO co-payment under the base plan except for the copayment (if applicable) for taking treatment in higher room category than the eligible room category as specified in Your Base Plan's Policy Schedule.

The Add-on shall be available only if it is specifically mentioned in Your Base Plan's Policy Schedule.

All waiting periods, permanent exclusions, definitions, claims procedure and general terms & conditions applicable to the Base Plan will apply to this Add-on as well.