

SavePlus: Prospectus cum Sales Literature

Policy Design

- **SavePlus** is an Add-on which can be purchased 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.
- Any claim under any of the benefits mentioned in this add-on endorsement policy will only be admissible when it qualifies according to the terms, conditions and exclusions of the Base Plan.

1. Benefits

1.1. Annual Aggregate Deductible

This is an aggregate amount in a year that we will NOT pay on expenses incurred and payable under the policy. Once the total expense exceeds this amount, **we will pay the balance.**

Note:

- a. Deductible amount borne by you should also be payable as per policy terms and conditions.
- b. Deductible will **NOT** apply to any of these benefits (as per each base plan): Annual Health Check-up, Live Healthy, Second Medical Opinion, Shared Accommodation Cash, e-consultation, Personal Accident, Hospital Daily Cash benefits, Vaccination for Animal Bite (if available under the base plan)
- c. It is possible to add /modify / remove the deductible you have chosen at renewal of your base plan

1.2. Co-Payment:

It is the percentage of admissible claim amount **You** would have to bear for every claim, Rest we will pay.

Note: NOT apply to any of these benefits (as per each base plan): Annual Health Check-up, Live Healthy, Second Medical Opinion, Shared Accommodation Cash, e-consultation, Personal Accident, Hospital Daily Cash benefits, Vaccination for Animal Bite (if available under the base plan)

It is possible to add /modify / remove the co-payment you have chosen at renewal of your base plan

Note: Co-Payment & Annual Aggregate Deductible cannot be opted together.

1.3. Pre-Existing Disease Waiting Time Modification

You can choose to decrease or increase the Pre-Existing Disease waiting period applicable in the base plan.

Note: This can only available at the time of buying the policy and cannot be opted/modified/removed at renewal.

1.4. Room Type Modification

You can as per your lifestyle, choose to change the room category available in your base plan, and opt for what suits you best!

You can choose between a Standard Single Room, Shared Room or Any Room Category up to Sum Insured. Irrespective of the Room type you choose, ICU admission will always be paid up to Base Sum Insured.

Note:

- a. You will have to bear additional co-payment **IF** treatment is taken in a higher room category than the eligible room category

Category available in base plan	Category Claimed for	Co-Payment Percentage
Shared Room	Standard Single Room	10%

Shared Room	Deluxe/Suite Room	25%
Standard Single Room	Deluxe/Suite Room	15%

2. Waiting Periods

This Add-on shall follow the same waiting period conditions as mentioned in Base Plan.

3. Permanent Exclusions

This Add-on will have the same permanent exclusions as mentioned in the Base Plan.

4. Claims

Claims procedure and management under this Add-on shall be same as the Base Plan.

5. General Terms and Conditions

Details and conditions of the following terms shall remain same as mentioned in the Base Plan:

Free Look Period	Cancellation	Renewal of Policy
Assignment	Nomination	Fraud
Policy Disputes	Territorial Jurisdiction	Notices
Alteration to the Policy	Withdrawal of Policy	Redressal of Grievance
Possibility of Revision of Terms of the Policy Including the Premium Rates	Claim settlement (Provision for Penal interest)	Condition Precedent to Admission of Liability
Multiple Policies	Migration	Portability
Disclosure of Information	Moratorium Period	Complete Discharge
Loading of Premium	Pre-Policy Medical Check-up (PPMC)	

Annexure 1: Benefit Table

(Any one or applicable combination can be opted with Base plan)

Options	Details
Co-payment	Options: 10% / 20% / 30% / 40% / 50%
Annual Aggregate Deductible	Options: INR 10,000 / INR 20,000 / INR 30,000 / INR 50,000 / INR 1,00,000
Room Type Modification	Modify the applicable room type eligibility of the base plan. Options Available: Modify to Standard Single Room/ Modify to Shared Room (the options given to the customer will be basis the room category of base plan)
Pre-Existing Disease Waiting Time Modification	Options to modify the pre-existing disease waiting period applicable in the base plan. Options available: 1 Year / 2 Years / 3 Years (the options given to the customer will be basis the PED waiting period of the base plan)