

Zero Co-pay (Add-on): Prospectus cum Sales Literature

Policy Design

- Zero Co-pay 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.
- 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 under base plan) for taking treatment in higher room category than the eligible room category.
- Entry age, exit age, cover type, tenure, loadings and discounts will be as per the Base Plan.
- Pricing: 85.75% addition on the base price of Senior First Product.

1. Waiting Periods

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

2. Permanent Exclusions

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

3. Claims

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

4. 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)	