COMPREHENSIVE HEALTH INSURANCE (FAMILY FLOATER)

Policy Coverage

The policy covers medical expenses:

➢ Incurred as an inpatient during hospitalisation for more than 24 hours, including room charges, doctor/ surgeon's fee, medicines, etc.

➢ 30 days prior to hospitalisation.

➢ 60 days post hospitalisation.

➢ Day Care expenses incurred on advanced technological surgeries and procedures like Dialysis, Radiotherapy, and Chemotherapy, requiring less than 24 hours of hospitalization.

➢ Pre-existing diseases can be covered after 48 months of continuous coverage since inception of first individual health policy with the company.

Key Benefits

➢ The benefit of coverage against Terrorism. The Family Floater Health Plan covers claims arising out of Terrorism or acts of Terrorism.

➢ One Policy – One Premium for the entire family. The floater health plan covers your entire family under one policy with one sum insured and one premium. This takes care of hospitalisation expenses in case of a sudden illness, accident or planned surgery of the entire family.

➢ Income Tax benefit under Section 80D. Click here to know more about Tax Benefit

➢ 5% discount on premium for every claim free year

- Digitally signed policy is available 24X7 online, customer can take prints instantly. The hard copy of the policy is couriered the same day (or next day if customer buys after 6 PM) and will reach him/her within 2-3 working days.

- No health check up required upto the age of 55 years (as on last birthday).

- Medical Tests at the rate of Rs. 600 (per insured member). Click here for Medical Test Details

- Free health check-up coupon for any one insured family member. Click here to know more.

- Hassle free claims procedure

- Cashless claim facility available at over 3,500 network hospitals across India.

- Multiple payment options – credit card, net banking (direct debit), and cheque / demand draft.

  You can pay through your ICICI Bank, Citibank & HDFC Credit Card and avail of equal monthly installments (EMI) without any extra charges. (Conditions Apply. Providing EMI facility for ICICI Bank (upto 12 months), Citibank, HDFC Bank (upto 6 months) Credit Card customers at the discretion of the Banks). Note: EMI option subject to minimum annual premium of Rs. 1500. Click here to know more.

Additional Benefits

- **Up to 2-year Cover**- We offer a continuous 2-year protection with no increase in premium in the second year. This one time payment of premium for 2 years takes care of your renewal hassles next year. The sum insured is reinstated to the full sum insured after the first year. Option for 1 year cover also available.

- **Single Policy**- Single document, single premium, and single date to track. No need for separate policy for family members.

*Optimum Tax Benefit of Rs 5099/- subject to the provisions of Section 80D of the Income Tax Act, 1961 and amendments made thereafter. (assuming highest tax bracket and premium of Rs. 15,000)

Eligibility

- ➢ The enrollment age (of the senior most family member) should be between 19 years to 60 years.
- ➢ Other members in the plan can be less than 19 years of age (i.e. up to 91 days).
- ➢ The insured child aged between 91 days to 5 years must be accompanied by at least 1 Adult Member.
- ➢ The policy cover is renewable till the age of 70 years.
- ➢ The customer can buy the policy for any family member(s).
- ➢ For the purpose of income tax exemption u/s Sec. 80D, the policy should be bought only for self, spouse, dependent children and dependent parents.

Need for Floater

- ➢ The plan covers you against hospitalization expenses that occur due to Terrorism and Acts of Terrorism.
- ➢ Healthcare costs have been rising at more than 20 percent on an annualised basis and out of pocket spending on healthcare still continues to be around 75 percent. Source TOI
- ➢ Protect your entire family with a single policy against unforeseen medical contingencies
- ➢ Save Tax up to Rs. 5099/- under section 80 D of the Income Tax Act*

- Supplements employer-based health plans with higher sum insured and medical benefits
- Individuals require to have an insurance that caters solely to their health needs, apart from life insurance and investments, that provides cover against expenses incurred during hospitalization, as well as before and after
- Avail cashless hospitalisation through ICICI Lombard's network of 3500 + hospitals across India

Claims Process

Know all about making a claim

1. Cashless claim settlement process
2. Reimbursement claim settlement process
3. All India Cashless Hospital Network
4. Documents Required
5. Download Pre Authorization Form
6. Download Claim Form