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# Individual Medishield Policy Wordings

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## What does the policy cover?

In the unfortunate event of you or any of your family members meeting with an accident or illness requiring emergency treatment, our Health Insurance gives you a **Cashless** hospitalisation in more than 2000 hospitals across India. This unique ITGI offering provides an integrated Health Insurance reimbursement, covering both pre and post hospitalisation stages of treatment.

### Pre-Hospitalisation:

- Medical expenses incurred 60 days prior to the hospitalisation are fully reimbursed.

### Hospitalisation:

- All expenses including the following reimbursed:
- Room and board, doctors' fee, intensive care unit charges, nursing expenses, surgical fees, operating theatre expenses, anaesthesia and oxygen administration expenses, Room, boarding & nursing expenses for normal room/ICU limited to 1% /2.5% of basic sum insured per day respectively.

### Post-Hospitalisation:

- The policy shall pay for medical expenses related to hospitalisation for a period of 60 days after discharge from hospital.

### Hospital Daily Allowance:

- A daily hospital allowance will be paid for the period of hospitalisation in addition to the hospital allowance being paid.

## Emergency Assistance Service:

In the event of an emergency, assistance services like medical consultation, evaluation and referral, emergency medical evacuation, care for minor children etc are provided.

### Local Ambulance Service:

- In the event of an emergency, cover is provided for expenses incurred on ambulance services to the nearest hospital where Emergency Health facilities are available.

### General Health Check-up:

- You will be reimbursed the expenses incurred for general health examination (once in a block of 4 claims in three years)

### Cumulative Bonus:

- You will be provided with a 5% extra sum insured for every claims free year subject to a maximum of 50% of capital sum insured.

**Benefits under Section - 80D Premium** upto Rs.15, 000 is eligible for deduction under section 80D of the Income Tax Act, 1961.

## Value Added Features

ITGI's Medishield policy ensures comprehensive coverage at a nominal increase in premium.

**Critical illness extension:** You will be covered for 10 named critical illnesses for double the basic cover sum insured at 40% of the basic cover premium

## What the ITGI Medishield Policy will not cover?

- Diseases, which have been in existence at the inception of the policy
- Illness that commenced during the first 30 days of inception of the first policy.
- Cataracts, Benign Prostatic Hypertrophy, Hysterectomy for Menorrhagia or Fibromyoma, Hernia, Hydrocele, Fistula in anus, Piles, Sinusitis and related disorders, in the first year of insurance. However, on renewal, these exclusions shall not apply. **For a complete list of exclusions, refer to the policy.**

**Premium Table I (in Rs.)**  
Basic Cover

Sum Insured (Overall Liability)	Upto 25 years	26-35 years	36-45 years	46-55 years	56-65 years	66-70 years
<b>50,000</b>	637	728	878	1321	1856	2566
<b>100,000</b>	1234	1410	1700	2556	3596	4961
<b>150,000</b>	1808	2066	2491	3765	5303	7329
<b>200,000</b>	2324	2656	3203	4888	6905	9566
<b>250,000</b>	2783	3180	3835	5925	8398	11672
<b>300,000</b>	3242	3705	4468	6961	9892	13778
<b>350,000</b>	3644	4164	5022	7911	11279	15752
<b>400,000</b>	4046	4623	5575	8861	12666	17726
<b>450,000</b>	4448	5082	6129	9811	14054	19699
<b>500,000</b>	4849	5541	6682	10761	15441	21673

Premium Table II (in Rs.)  
**Premium Chart for Basic Cover with Critical Illness option**

Sum Insured (Overall Liability)	Upto 25 years	26-35 years	36-45 years	46-55 years	56-65 years	66-70 years
<b>50,000</b>	892	1019	1229	1850	2599	3593
<b>100,000</b>	1727	1974	2380	3579	5034	6945
<b>150,000</b>	2531	2892	3488	5271	7425	10261
<b>200,000</b>	3254	3718	4484	6843	9666	13393
<b>250,000</b>	3897	4452	5370	8295	11757	16341
<b>300,000</b>	4539	5187	6255	9745	13849	19289
<b>350,000</b>	5102	5829	7030	11076	15790	22052
<b>400,000</b>	5664	6472	7805	12405	17733	24816
<b>450,000</b>	6227	7115	8580	13736	19676	27579
<b>500,000</b>	6789	7757	9355	15065	21617	30342

- Family discount is available (5% for 2 people, 10% for 3 or more people).
- Benefits / rates given in the leaflet are indicative Maximum
- Entry Age: 5- 55 years (medical reports for ECG & Blood sugar required above 45 years of age.)
- Rates Inclusive of Service Taxes.

## **SECTION 80D INCOME TAX BENEFITS**

- Premium upto Rs.15, 000 is eligible for deduction under section 80D of the Income Tax Act, 1961.