

- Treatment of pregnancy & childbirth-related complications.
- Suicide, self inflicted injury or illness, mental disorder, anxiety, stress or depression, use of alcohol or drugs
- Diseases such as HIV or AIDS
- Cost of spectacles, contact lenses and hearing aids
- Dental treatment or surgery of any kind unless requiring hospitalisation
- Expenses on vitamins and tonics, unless forming part of treatment for disease/injury
- Naturopathy treatment or obesity-related treatment
- War, terrorism and nuclear weapons induced hospitalisation

Exclusions under Personal Accident Section

- Death or disablement resulting directly or indirectly caused by, contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence thereof
- Payment of compensation in respect of death, injury or disablement
 - a. From intentional self-injury, suicide or attempted suicide
 - b. Whilst under the influence of intoxicating liquor or drugs
 - c. Whilst engaging in aviation or ballooning whilst mounting into, dismounting from, or travelling in any aircraft or balloon other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world
 - d. Directly or indirectly caused by venereal diseases, AIDS or insanity
 - e. Arising or resulting from committing any breach of law with criminal intent
- War, terrorism and nuclear weapons induced accidental injury

How can I get this policy?

All you need to do is fill in the necessary details in the Proposal Form and hand it over along with your cheque to your Insurance Advisor. Your HealthPlus Policy will be issued and sent to you.

How do I claim my insurance

You can claim your insurance through the cashless and/or reimbursement facility.

To avail our cashless facility at more than 3000 of our network hospitals across the country, contact our Third Party Administrators (TPA) on the Helpline numbers given on your health card. Once you submit the required documents, the TPA would arrange for cashless facility to be made available at the Hospital/Nursing Home, provided the disease/illness/injury, for which you are admitted in the hospital, is covered under your Policy. In case of an admission in a non-network hospital please inform the details to our TPA on the Helpline numbers given on your health card. After you get discharged from the hospital, submit all your original bills to our TPA and claim for the reimbursement. To ensure that finances never interfere with your family's healthcare, apply for the Reliance HealthPlus Policy, today!

About us


Reliance General Insurance is one of the fastest growing general insurance companies in India with innovative product offerings and customer service standards that are benchmarked to the best in the world. The company aims to increase its presence in the retail and corporate sectors with a focus on customer centric products, multiple distribution channels and technology.

Reliance General Insurance is a 100% subsidiary of Reliance Capital Limited. Reliance Capital is a part of the Reliance Anil Dhirubhai Ambani Group.

Some of our other products:

- Reliance HealthWise Policy
- Reliance HomeProtect Policy
- Reliance Private Car Policy
- Reliance Personal Accident Policy
- Reliance Shopkeeper's Package Policy
- Reliance Office Package Policy
- Reliance Commercial Care Policy
- Reliance Industry Care Policy

This product brochure gives the salient features of the plan only. For further details on all the conditions and exclusions related to Reliance HealthPlus Policy, please contact us.

 **1800 3002 8282** (toll free)
3989 8282 (local charges apply)

sms 'health' to **55454**
www.reliancegeneral.co.in

RELIANCE General Insurance
Anil Dhirubhai Ambani Group

A Reliance Capital Company

Reliance General Insurance Company Limited
Registered office Reliance Centre, 19, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001.

Insurance is the subject matter of solicitation. HL-24

Reliance HealthPlus Policy

protect your family's future
with a twin health advantage.



RELIANCE
General Insurance
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A Reliance Capital Company

Your savings are meant to secure your family's health and meet all your medical expenses whenever they arise. Which is why you need an insurance cover that anticipates a wide range of emergencies to help you take control of your finances and stay prepared for any event, no matter how unexpected it is.

Presenting, Reliance HealthPlus Policy

Discover the advantage of a policy that combines two policies in one - comprehensive coverage for hospitalisation expenses, plus personal accident cover.

Key advantages

- Custom-made package product that covers hospitalisation expenses and offers personal accident as a benefit cover
- Comprehensive protection through Floater benefit - for you and your spouse
- Coverage of pre-existing conditions/diseases, illness, injury after four years
- Value-added features that cover ambulance charges and expenses for accompanying person
- Provision for health check at the end of four continuous claim-free renewals
- Income tax benefit under Section 80D
- 24-hour cashless facility at more than 3000 network hospitals
- Immediate Policy issuance and fast claim settlement

What does this Policy cover?

The Reliance HealthPlus Policy offers complete protection under two sections

- Hospitalisation
- Personal Accident

Hospitalisation Section

- Hospitalisation expenses
Covers in-patient treatment expenses incurred towards:
 - a. Room, boarding and operation theatre charges
 - b. Doctors and nurses fees
 - c. Medical tests
 - d. Medicines, blood, oxygen, appliances etc.
- Domiciliary hospitalisation
All expenses related to medical treatment, being administered at home, subject to specific conditions applicable.
- Day Care treatment
Medical expenses towards specific technologically advanced day care treatments/surgeries where 24 hours of hospitalisation is not required.
- Pre and Post-hospitalisation
Medical expenses related to your treatment, incurred 30 days before and 60 days after hospitalisation.
- Pre-existing diseases
Coverage of pre-existing diseases after four continuous renewals with us.

Value-added features

The Reliance HealthPlus Policy offers a host of value-added benefits as part of the overall Sum Insured available under the hospitalisation section

- a. Reimbursement of charges towards local road ambulance services
- b. Expenses of an accompanying person at the Hospital/Nursing Home
Cost of health check up at the end of a block of four years is available, provided there were no claims reported

Personal Accident Section

- Personal Accident
Compensation in the event of death or permanent total disability due to accidental injury.

- Carriage of Mortal Remains
Expenses incurred towards transportation of mortal remains to the place of residence, in the event of the death due to accidental injury.
- Education Grant
Compensation towards Education Fund for dependent children in the event of death or permanent total disablement due to accidental injury.

Who are covered under the policy?

- You and/or your spouse can be covered under the Policy
- Maximum age to avail of this Policy for the first time is 65 years and minimum age is 18 years

Policy options

You may choose any of the following three plans depending on your requirements.

- Plan A
- Plan B
- Plan C

Benefits	Plan A	Plan B	Plan C
Hospitalisation Expenses			
Day Care Treatment	100000	200000	300000
Pre and Post Hospitalisation			
Domiciliary hospitalisation	10000	20000	30000
Value Added Features			
Ambulance Charges	1500	1500	1500
Expenses on Accompanying Person	1% of Sum Insured under Hospitalisation Expenses Benefit	1% of Sum Insured under Hospitalisation Expenses Benefit	1% of Sum Insured under Hospitalisation Expenses Benefit
Cost of Health Check-up	1.25% of average Sum Insured under Hospitalisation Expenses Benefit for 4 years	1.25% of average Sum Insured under Hospitalisation Expenses Benefit for 4 years	1.25% of average Sum Insured under Hospitalisation Expenses Benefit for 4 years
Personal Accident			
- For Insured	100000	200000	300000
- For Spouse	50000	100000	100000

Policy exclusions

At Reliance General Insurance, we would like our Policy to be as transparent as possible. To ensure that you are not inconvenienced while making your claim, we would like you to know some of the major exclusions under the Policy.

Exclusions under Hospitalisation Section

- Certain ailments are not covered in the first year of the inception of the Policy. However, they are covered from the second year onwards. These are Cataract, Benign Prostatic Hypertrophy, Congenital Internal Diseases, Fistula in Anus, Piles, Hysterectomy for Menorrhagia or Fibromyoma, Hernia, Sinusitis and related disorders.
- Pre-existing illness will not be covered for the first four years.
- Any disease contracted during the first 30 days of inception of Policy.