
Jan Arogya Bima Policy Wordings

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Highlights

This policy is designed to provide cheap medical insurance to poorer sections of society Premium upto Rs.10000/- qualifies for tax benefit under Sec 80D of the Income Tax Act. Service tax is not applicable to the policy.

Scope

The coverage is along the lines of individual mediclaim policy except that cumulative bonus and medical checkup benefits are not included. The Sum Insured per insured person is restricted to Rs5000/-.

Eligibility

The policy is available to individuals and family members. The age limit is 5 to 70 years. Children between the age of 3 months and 5 years can be covered provided one or both parents are covered concurrently.

Major Exclusions

Any disease contracted within 30 days from commencement of risk, Injury/disease caused by war perils/nuclear perils, Circumcision, Routine eye examination, Dental treatments/surgery of any kind unless requires hospitalization, Convalescence/general disability/run down condition or rest cure etc, Expenses on vitamins and tonics, Treatments arising from or traceable to pregnancy/child birth inclusion of caesarian section.