

Group Mediclaim Policy

Brief Description :

Mediclaim Insurance is a cover which takes care of medical expenses following Hospitalisation/Domiciliary Hospitalisation of the Insured in respect of the following situations: (A) In case of a sudden illness (B) In case of an accident (C) In case of any surgery which is required in respect of any disease which has arisen during the policy period. The major benefit for taking a Group Mediclaim policy is that the insured gets a Group discount, hence the premium per person is lower.

Covered Risks :

This cover is a hospitalisation cover and reimburse the medical expenses incurred in respect of covered disease /surgery while the insured was admitted in the hospital as an in patient. The cover also extends to pre-hospitalisation and post- hospitalisation for periods of 30 days and 60 days respectively .

Major Exclusions :

Any pre-existing disease, any expense incurred during first 30 days of cover except injury due to accident, all expenses incurred in respect of any treatment relating to pregnancy and child birth. Treatment for Cataracts, Benign prostatic hypertrophy, Hysterectomy, Menorrhagia or Fibromyoma, Hernia, Fistula of anus, Piles, Sinusitis, Asthma, Bronchitis, All Psychiatric or Psychosomatic disorders are excluded from the scope of the cover.