Individual Mediclaim Policy

Brief Description:

Mediclaim Insurance is a cover which takes care of medical expenses following Hospitalization/Domiciliary Hospitalization 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.

Covered Risks:

This cover is a hospitalization 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-hospitalization 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, Fitula of anus, Piles, Sinusitis, Asthma, Bronchitis, All Psychiatric or Psychosomatic disorders are excluded from the scope of the cover.

