

## Whois eligible?

- Minimum age 90 days
- Maximum age 65 years
- Children under 21 years of age can be covered under the family floater policy
- Family floater covers maximum of two adults and Three children

## Bowdo Iapply?

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## Why choose Raheja QBEGeneral Insurance?

Raheja QBE General Insurance Company Limited (RQBE) is a joint venture between the Prism Cement and QBE Insurance Group. QBE Insurance Group is one of the top 20 global general insurers and reinsurers:

- Australia's largest international general insurance and reinsurance group has a consistent Standard & Poor's rating of A+
- Operates out of 37 countries with over 14,000 staff worldwide

Prism Cement is a part of the Rajan Raheja Group, a well-diversified business conglomerate.

Raheja QBE General Insurance Company Limited

Insurance is the subject matter of solicitation.



## RahejaQBE's HealthInsurance

Raheja QBE General Insurance Company Limited



# Raheja QBE's Health Insurance

Expensive medical treatment from unforeseen medical emergencies can cause financial burden for families. Health insurance helps to safeguard your finances and to take care of you and your family in case of a medical emergency.

## Why should I choose Raheja QBE's health insurance?

Our health insurance plans provide unique, extensive and exclusive coverages:

- A single policy covering multiple variations
- Non-medical expenses for example, personal hygiene items and attendants' charges can be reimbursed upto the limit specified, when option of cashless facility is selected
- 10% extra sum insured limit if option of cashless facility is selected
- Sum insured up to INR 50 Lakhs

## Other benefits:

- Complimentary annual medical check-up (regardless of claims)
- Recharge or replenishment of the basic sum insured (up to full limit), if the basic sum insured has been exhausted during the policy year
- Covers organ donor's medical expenses when insured is the recipient
- Option for two-year policy to simplify your renewal process
- Option to change plan on renewal with continuation of renewal benefits and no further underwriting
- Premium paid under this policy qualifies for deduction under section 80D of the Income Tax Act

# Main coverages

We offer four policy coverage options to suit your specific needs

| Basic  | Comprehensive   | Super Saver   | Ala carte   |
|--|---|---|---|
| This plan provides basic health and hospitalisation coverage. It secures your finances in medical emergencies. | This plan provides comprehensive financial security, covering the benefits of the Basic plan and without sub-limits for room rent, ICU charges, doctors' fees and disease related fees. | This plan provides coverages with 20% co-pay covering all the benefits of Basic plan at a premium discount. | This plan provides flexible access to add-ons, covering the health benefits of the Basic plan, with the option to include add-ons that are relevant for your needs. |

| Schedule of benefits                        | Basic             |                   | Comprehensive     | Super Saver    |                    | Ala carte                                  |                   |
|---|-------------------|-------------------|-------------------|----------------|--------------------|--|-------------------|
| Sum insured limits                          | 1to2 Lakhs        | 3to50 Lakhs       | 3to50 Lakhs       | 1to2 Lakhs     | 3to50 Lakhs        | 1to2 Lakhs                                 | 3to50 Lakhs       |
| In-patient hospitalisation                  | Covered           | Covered           | Covered           | Covered        | Covered            | Covered                                    | Covered           |
| Room rent (per claim)                       | 1% of sum insured |                   | No limit          | 1% per claim*  |                    | 1% per claim* (can be waived with add-on)  |                   |
| ICU charges(per claim)                      | 2% of sum insured |                   | No limit          | 2% per claim*  |                    | 2% per claim* (can be waived with add-on)  |                   |
| Doctor fees                                 | 25% per claim*    |                   | No limit          | 25% per claim* |                    | 25% per claim* (can be waived with add-on) |                   |
| Pre hospitalisation                         | 30Days            | 60Days            | 60Days            | 30Days         | 60Days             | 30Days                                     | 60 Days           |
| Post hospitalisation                        | 60Days            | 90Days            | 90Days            | 60Days         | 90Days             | 60Days                                     | 90Days            |
| Ambulance charges                           | Yes#              | Yes#              | Yes#              | Yes#           | Yes#               | Yes#                                       | Yes#              |
| Daily allowance                             | 500per day        | NA                | NA                | 500per day     | NA                 | 500per day                                 | NA                |
| Organ donor benefit                         | NA                | 20%of Sum insured | 20%of sum insured | NA             | 20% of sum insured | NA   | 20% ofsum insured |
| Recharge/replenish benefit                  | Yes               | Yes               | Yes               | Yes            | Yes                | Yes  | Yes               |
| Medical checkup (Slab attached)             | Yes               | Yes               | Yes               | Yes            | Yes                | Yes  | Yes               |
| Non Medical expenses (on cashless facility) | NA                | Yes-              | Yes-              | NA             | Yes-               | NA   | Yes-              |
| Sum insured increase                        | 10%on cashless    | 10%on cashless    | 10%on cashless    | 10%on cashless | 10%on cashless     | 10%on cashless                             | 10%on cashless    |
| Domiciliary hospitalisation@                | Yes@              | Yes@              | Yes@              | Yes@           | Yes@               | Yes@                                       | Yes@              |
| No claim bonus                              | Yes               | Yes               | Yes               | Yes            | Yes                | Yes  | Yes               |

| Add-on Cover               |     |     |          |          |          |          |          |
|----------------------------|-----|-----|----------|----------|----------|----------|----------|
| Sub limit waiver*          | NA  | NA  | Built-In | NA       | NA       | NA       | Optional |
| Co-pay - 20%               | NA  | NA  | NA       | Built-In | Built-In | Optional | Optional |
| 2 Year Policy availability | Yes | Yes | Yes      | Yes      | Yes      | Yes      | Yes      |

"Optional" means available on payment of extra premium as per slab  
"Built-In" means available as part of the plan without payment of extra premium  
Note: Family floater starts at 2 Lakhs sum insured and above  
\*In 20 Lakhs and above sum insured, the base coverage does not have sublimits.  
Comprehensive plan is not available for 1 and 2 Lakhs sum insured.

| Non medical expenses(-) |                       |
|-------------------------|-----------------------|
| SumInsured band         | Maximum amount perday |
| 3 to 6 Lakhs            | 1,000                 |
| 7 to 9 Lakhs            | 2,000                 |
| 10 to 15 Lakhs          | 3,000                 |
| 16 to 50 Lakhs          | 5,000                 |

| Domiciliary hospitalisation(@) |                |
|--------------------------------|----------------|
| Sum insured band               | Maximum amount |
| 1 to 2 Lakhs                   | 15,000         |
| 3 to 9 Lakhs                   | 25,000         |
| 10 to 20 Lakhs                 | 50,000         |
| 21 to 50 Lakhs                 | 1,50,000       |

# What more do I need to know?

## Add-on covers you can choose

- **Sub-limit waiver**  
Option to waive the sub-limits imposed on room rent and/or doctor charges with an additional premium
- **Co-pay arrangement**  
Option for 20% co-payment

## Be aware of waiting periods

- Initial waiting period of 30 days for all illnesses (not applicable for renewals or for accidental hospitalisation)
- 24 months waiting period for certain ailments & conditions
- 48 months for all pre-existing diseases

## Special features you can enjoy

- Choice of third party administrator
- Cashless facility available at more than 2,000 hospitals across the country
- Online facility for policy issuance and claim registration

| Ambulance charges(#) |                                    |
|----------------------|------------------------------------|
| Sum Insured band     | Maximum amount per hospitalisation |
| 1 to 2 Lakhs         | 500                                |
| 3 to 9 Lakhs         | 1,500                              |
| 10 to 50 Lakhs       | 2,500                              |
| 15 to 50 Lakhs       | 5,000                              |

## Major exclusions in the plan

- Any condition directly or indirectly caused by or associated with any sexually transmitted disease
- Any treatment arising from or traceable to pregnancy
- Any treatment arising from or traceable to any fertility, sterilisation, birth control procedures, contraceptive supplies or services
- Any hospitalisation primarily for investigation / diagnostic purposes
- Unproven/experimental treatment or investigative treatment
- Non-allopathic treatment
- Any outpatient department treatment
- Treatment received outside India

This brochure is only a summary.  
For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.  
Health QUBE Insurance Policy

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