## Reliance Health Infinity Insurance

A policy that gives you more than a health cover. That's Smart!



Your health
insurance policy is
the only way to tackle
unexpected medical
emergencies; but do you
have enough and more in your
health insurance cover to protect
you and your loved ones. If no, your
hospitalization costs can take a toll on
your hard-earned savings. That's when a
health plan like Reliance Health Infinity
Insurance comes to rescue - A policy that gives you
more benefits and always more than what you expect
from a health insurance policy.









Get additional Sum Insured

LAKH ADDITIONAL COVER

ON ₹3 LAKH COVER

LAKH ADDITIONAL COVER

ON ₹5 LAKH COVER

3 LAKH ADDITIONAL COVER

ON ₹10 LAKH COVER

5 LAKH ADDITIONAL COVER

ON ₹15 LAKH COVER

MONTHS COVER FOR A 12 MONTHS PREMIUM

Get covered for

additional period

MONTHS COVER FOR A 24 MONTHS PREMIUM

LAKH ADDITIONAL COVER ON ₹50 LAKH COVER

LAKH ADDITIONAL COVER ON ₹1 CRORE COVER

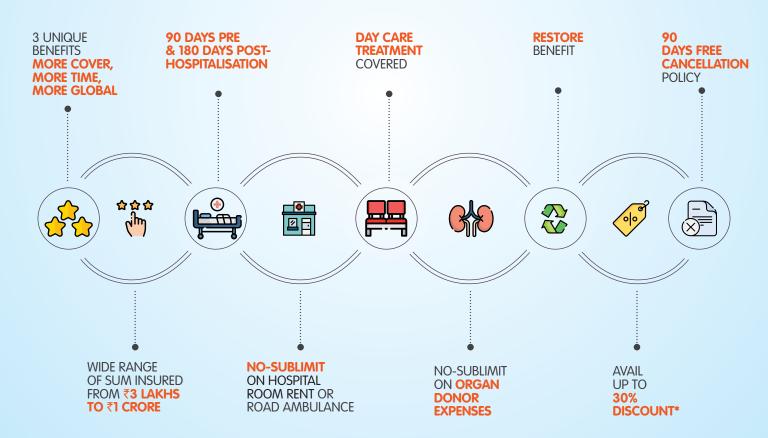
MORE GLOBAL<sup>\*</sup>

Covers any emergency hospitalisation abroad (up to defined limits)

# **INFINITY** REASONS

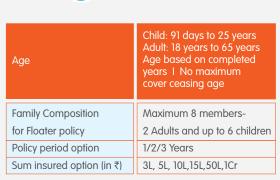
TO OPT FOR RELIANCE HEALTH INFINITY INSURANCE





Inpatient Care	Covers medical expenses like room rent, ICU charges, medical practitioners fee, nursing charges etc. incurred during hospitalization due to an illness or accident for period more than 24 hrs.
Special Treatments	Coverage of treatments which are usually not covered under regular health insurance plans such as:   Robotic surgeries which are less invasive and results in quick recovery  Stem cell therapy and upcoming futuristic technology in medical science  Correction of eye sight due to refractive error above dioptre 14.0  Administration of intra-articular or intra-lesional injections, monoclonal antibodies such as Rituximab/Infliximab/tratsuzumab (trade name Remicade, Rituxan, Herceptin), supplementary medications such as zolendronic acid  Covers hospitalization due to Mental illness, Parkinson's and Alzheimer's diseases in accordance with the mental healthcare act, 2017  This comes as a co-payment of 50%
Day Care Procedures	Medical expenses incurred for day care procedures taken at a hospital or day care centre. All day care treatments are covered
Domiciliary Hospitalisation	Covers medical expenses for medical treatment at home for a period exceeding three (3) consecutive days which would otherwise have necessitated hospitalisation
Organ Donor	Medical expenses on harvesting the organ from donor during transplantation
Ayush Benefit	The medical expenses for in-patient treatment taken under Ayurveda, Unani, siddha and homeopathy
Pre- Hospitalisation	Covers medical expenses incurred 90 days prior to the date of hospitalisation
Post- Hospitalisation	Covers medical expenses incurred up to 180 days from the date of discharge
Emergency Ambulance	Actual expenses incurred for utilizing road ambulance service for transporting the insured to the nearest hospital with adequate emergency facilities in case of emergency or from one hospital to another if medically required
Transportation Benefit	Expenses incurred up to ₹500 for utilizing a registered radio cab operator's services for transporting the insured person to and/or from the hospital, provided that has an approved pre-authorization request
Restore Benefit	Re-instatement of 100% sum insured if exhausted during the policy year. Restore sum insured can be used for only future claims made by the insured person and not against any claim in respect of an illness (including its complications) for which a claim has been already paid







### **Policy Cancellation**

Length of time Policy in force	Refund of premium
Upto 90 days	100% refund
Above 90 days	Pro-rata



**Waiting Period** 

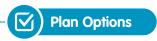
### Waiting period

A waiting period of 30 days applicable to all claims unless insured suffers an accident.

Specific waiting period A specific waiting period of 24 months is applicable on specific diseases as mentioned in policy as long as

### insured is in his/her third year of policy without break.

**Pre-existing Diseases waiting period** Pre-existing Diseases shall not be covered until the completion of 36 months of continuous coverage have elapsed, since inception of the first Health Infinity Policy provided that the Pre-existing Disease is declared and/or accepted in the proposal.



SUM INSURED	₹3,00,000	₹5,00,000	₹10,00,000	₹15,00,000	₹50,00,000	₹1,00,00,000	
	Section 1: Basic Benefits						
a) Inpatient Care	Covered, No Sub-limits						
b) Special Treatments (in ₹)							
Co-payment of 50% of admissible Medical	1,00,000	1,00,000	1,00,000	1,50,000	5,00,000	10,00,000	
Expenses for all Sum Insured options							
c) Day Care Procedures	Covered, No Sub-limits						
d) Domiciliary Hospitalisation	Covered, No Sub-limits						
e) Organ Donor	Covered, No Sub-limits						
f) Ayush Benefit	Covered, No Sub-limits						
g) Pre-Hospitalisation Medical Expenses	g) Pre-Hospitalisation Medical Expenses Covered, upto 90 days						
h) Post-Hospitalisation Medical Expenses			Covered, u	pto 180 days			
i) Emergency Ambulance	Covered, No Sub-limits						
j) Transportation Benefit	Maximum upto Rs. 500						
k) Restore Benefit	Equal to 100% of Sum Insured						
	Section 2: More Options Benefits						
a) MoreCover^ (in ₹)	1,00,000	2,00,000	3,00,000	5,00,000	15,00,000	30,00,000	
b) MoreTime ^	Extended Policy Year of 13 months if Policy period is 1 year and Extended Policy						
		Year	of 26 months if I	Policy Period is 2	years		
c) MoreGlobal ^	Equal to 100% of Sum Insured, maximum upto ₹20,00,000						
	Section	ı 3: Voluntary Co	-payment				
Voluntary Co-payment^	10%, if opted						

^If opted and specified to be in force in the schedule



- Voluntary co-payment
- 2/3 year policy
- Individual Sum Insured in a family
- Renewal discount

\*VIsit reliancegeneral co in for more details



### **Non-Medical Exclusions** War or similar situations Breach of Law with criminal Intent Intentional self-injury or attempted suicide Dangerous & hazardous activities e.g. adventure sports, military or air-force operations **Medical Exclusions** 1 Illness or injury resulting from the use of alcohol, tobacco, narcotics or psychotropic substances 2 Self-detachable or removal artificial body parts Treatment outside India except if opted for More Global Unregistered hospital Weight controls programs Correction of eye sight except to the extent covered in Special Treatment 7 Cosmetic, aesthetic and re-shaping treatment and surgeries unless required because of Illness or Injury Circumcision Alternative treatments except to the extent covered in Ayush Benefit 10 Out-patient basis treatment 11 Charges of peritoneal dialysis except when administered as a follow up procedure for treatment taken under Inpatient care and or Day Care procedure **12** Unproven/Experimental treatments **13** Admission primarily for diagnostics and evaluation only 14 Any diagnostic expenses not related / not incidental to

covered illness

IJ	Run-down condition i.e. renabilitation, convalescence
16	Preventive care, vaccination including inoculation and
	immunisations (except post-bite treatment)
17	Admission for enteral feedings and other nutritional and
	electrolyte supplements
18	Hearing aids, spectacles or contact lenses except covered in
	Special Treatment
19	Any treatment related to enhancing appearance wig
20	Sleep-apnoea
21	External congenital anomaly
22	Growth hormone therapy
23	Any form of hormone replacement therapy (HRT) and or
	administration of other hormonal medication
24	Venereal disease, sexually transmitted disease or Illness;
25	Pregnancy
26	Infertility
27	Birth control
28	Treatment and supplies for analysis and adjustments
29	Dental treatment
30	Non-payable items as per Annexure
31	Blacklisted or unrecognized providers
32	Treatment rendered by a Doctor outside his discipline
33	Treatment given by family member
34	Treatment not medically necessary
35	Expenses not reasonable & customary
36	Treatment or drug not supported with prescriptions
	For detailed information on Exclusions please visit
	reliancegeneral.co.in



We aim to make the claim process as smooth as possible for your convenience. Here's how to go about it:



#### Step 1

Inform our health claims team. RCARE, of hospital admission using the helpline number 1800 3009 given on your health card

### Step 2 Submit the required documents

to RCARE

### Step 3 **Network Hospital -**RCARE will arrange for Cashless facility Non-Network Hospital -

For Re-imbursement claims please follow the process as mentioned in our policy wordings

To make a smart choice, get in touch with us right away!







reliancegeneral.co.in

1800 3009 (Toll Free) 022-4890 3009 (Paid)

74004 22200



Connect directly with our Customer Care Executive Call 022-3383 4185 (paid line) only for senior citizen Contact our Insurance advisor

Go digital with us



A Smart App by Reliance General Insurance

available on







**GENERAL INSURANCE** 

An ISO 9001:2015 **Certified Company** 

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website www.reliancegeneral.co.in and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax laws are subject to change.

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

No person shall allow or offer to allow, either directly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

#### IRDAI Registration No. 103. Relignce General Insurance Company Limited

Registered & Corporate Office: Reliance Centre, South Wing, 4th Floor, Off. Western Express Highway, Santacruz (East), Mumbai - 400 055. Corporate Identity Number: U66603MH2000PLC128300. UIN: RELHLIP20089V021920. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.







