

ABOUT US

Care Health Insurance

(Formerly known as Religare Health Insurance Company Limited)

Care Health Insurance (CHI) is a specialized Health Insurer offering health insurance services to employees of corporates, individual customers and for financial inclusion as well. With CHI's operating philosophy being based on the principal tenet of 'consumer-centricity', the company has consistently invested in the effective application of technology to deliver excellence in customer servicing, product innovation and value-for-money services.

Care Health Insurance currently offers products in the retail segment for Health Insurance, Critical Illness, Personal Accident, Top-up Coverage, International Travel Insurance and Maternity along with Group Health Insurance and Group Personal Accident Insurance for corporates.

The organization has been adjudged the 'Best Health Insurance Company' at the ABP News-BFSI Awards & 'Best Claims Service Leader of the Year - Insurance India Summit & Awards. Care Health Insurance has also received the 'Editor's Choice Award for Best Product Innovation' at Finnoviti and was conferred the 'Best Medical Insurance Product Award' at The FICCI Healthcare Awards.

Best Health Insurance Company - ABP News - BFSI Awards 2015, Best Claims Service Leader of the Year - Insurance India Summit & Awards 2018,

Best Product Innovation - Editor's Choice Award Finnoviti 2013, Best Medical Insurance Product - FICCI Healthcare Awards 2015.

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HEALTH INSURANCE

Health ki Guarantee

Care Health Insurance Limited
(Formerly known as Religare Health Insurance Company Limited)

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Website: www.careinsurance.com
E-mail: customerfirst@careinsurance.com
Call us: 1800-102-4488 | 1800-102-6655

Disclaimer:

This is only summary of selective features of product carē advantage. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Please seek the advice of your insurance advisor if you require any further information or clarification. Insurance is a subject matter of solicitation.

CIN:U66000DL2007PLC161503
UAN:20094092
UIN:RHIHLIP21015V012021

IRDA Registration Number - 148

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carē advantage

When it comes
to health,
it's good to have
an advantage.

Health Insurance up to 1cr for
your family.



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HEALTH INSURANCE

Health ki Guarantee



care advantage



A HEALTH INSURANCE PLAN THAT ENSURES YOU NEVER RUN OUT OF COVER

At Care Health Insurance, our endeavor is to always provide our policy holders an access to quality healthcare. With the launch of Care Advantage, we have granted our customers an option to get high Sum Insured (upto Rs. 1 crore), so that their families are adequately covered.

KEY FEATURES

High Sum Insured Option of Rs. 1 Crore. Get your expenses covered - At the time of selecting a health insurance plan, one should select the amount wisely as it covers the medical expenses for a year. Make sure you chose a sum insured which won't fall short in case of an emergency and the premium for which is not too exorbitant

CASHLESS TREATMENT AT 8000+ NETWORK HOSPITALS

Concentrate only on your recovery and relieve yourself from the worry of arranging for funds. Leave the bill payment arrangements to us with cashless hospitalisation.

AUTOMATIC RECHARGE OF SUM INSURED

A Refill is always welcome! So your sum insured is reinstated just when you need it the most. If you ever run out of/exhaust your health cover due to claims made, we reinstate the entire sum insured of your policy once, which can be used for any future claims during the same year. Not just this you can avail the benefit unlimited number of times by opting an Optional Cover - Unlimited Automatic Recharge. Our knows no limits; this is our guarantee to you!

30 DAYS PRE HOSPITALIZATION COVER

Sometimes the procedures that finally lead you to hospital, such as investigative tests and medication, can be quite financially draining.

We cover the medical expenses incurred by you up to 30 days before your hospitalisation.

60 DAYS POST HOSPITALIZATION COVER

Expenses don't end once you are discharged. There are follow-up visits to your medical practitioner, medication that is required and sometimes even further confirmatory tests. We cover the medical expenses incurred by you up to 60 days after your hospitalisation.

NO CLAIM BONUS:

Get flat increase of 10% in Sum Insured for next policy year in case of no claim. No Claim Bonus in any case will not exceed 50% of Sum Insured under the policy and in the event there is a claim in a policy year, then the No Claim Bonus accrued will be reduced at a same proportion.

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|----------------------------|---|
| Entry Age - Minimum | Individual : 5 years Floater : 91 Days with at least 1 Insured Person of age 18 years or above |
| Entry Age - Maximum | Lifelong |
| Age of Proposer | 18 Years or above |
| Policy Term | 1/2/3 Years |
| How can You cover Yourself | Individual basis |
| Floater combinations | 1Adult + 1Child / 1Adult + 2Children / 1Adult + 3Children / 1Adult + 4Children / 2Adults / 2Adults + 1Child / 2Adults + 2Children / 2Adults + 3Children / 2Adults + 4Children |

POLICY BENEFITS:

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|---|--|
| Sum Insured | Rs. 1 crore* |
| Room Rent | No Sub-Limit |
| ICU charges | No Sub-Limit |
| In Patient & Day Care Treatment Expenses | Up to Sum Insured |
| Pre Hospitalisation/ Post Hospitalisation | 30 days pre hospitalization and 60 days post hospitalization |
| Automatic Recharge | Yes, once in a Policy Year |
| Ambulance Cover | Up to Sum Insured |
| Organ Donor Expenses | Up to Sum Insured |
| No Claim Bonus (NCB) | 10% increase in SI per Policy Year in case of claim-free year; Max up to 50% of SI |

WAIT PERIOD:

| | |
|----------------------------------|-----------|
| Initial Wait Period | 30 Days |
| Named Ailment wait Period | 24 Months |
| Pre-Existing Disease Wait Period | 48 Months |

PERMANENT EXCLUSIONS:

- (i) Expenses attributable to self-inflicted injury resulting from suicide, attempted suicide
- (ii) Expenses arising out of or attributable to alcohol or drug use/misuse/abuse
- (iii) Expenses related to any admission primarily for diagnostics and evaluation purposes only
- (iv) External Congenital disease
- (v) Change-of-Gender treatments

For a detailed set of exclusions, please refer the policy wordings.
*Other SI options are also available