

Mediclaime Policy- For BFL Customers

Policy Features



Expenses covered

- Hospitalization expenses without any room rent sub limit
- Pre-post hospitalization expenses(60-90 days respectively)
- Unlimited Day Care Procedures
- Ambulance charges up to Rs.3000 per hospitalization
- Organ Donor Expenses up to Sum Insured
- Sum Insured Reinstatement Benefit
- Ayurvedic and Homeopathic Hospitalisation Expenses up to 25% of sum insured



Sum Insured Options

- 5lac to 10 lac



Added benefit

- Income tax benefit under 80D of Income Tax Act
- No room rent restrictions

Who can opt the policy?

- Self, spouse, dependent children

**Family
Members
Covered**



- Proposer and spouse-18years to 65years
- Children-3 months to 21 years

Age Criteria



- BFL loan Customers

Profession



Waiting Periods



30 days and less

- Any ailment contracted in the first 30 days (except accidents) is not covered



First two years

- Gastric or duodenal ulcers, hernia, piles & fissure, hydrocoele
- Hysterectomy, enlarged prostate, surgery on internal external tumors/ cysts
- Stones in gall bladder & kidney, surgery on tonsils/ adenoids



First three years

- All pre-existing conditions
- Joint replacement surgery
- Prolapsed inter-vertebral disc surgery
- Deviated Nasal Septum surgery
- Congenital internal diseases

Premium Chart

| Members Cover | Sum Insured | Renewal Pricing | | | New Business Pricing | | |
|--------------------------|-------------|--------------------------------------|-------------|---------------|----------------------|-------------|---------------|
| | | Net Premium (Exclusive Service Tax) | Service Tax | Gross Premium | Net Premium | Service Tax | Gross Premium |
| 1 Adult | 500000 | 4228 | 761 | 4989 | 5285 | 951 | 6236 |
| 1 Adult + 1 Child | | 4,606 | 829 | 5435 | 5758 | 1036 | 6794 |
| 1 Adult + 2 Child | | 5,511 | 992 | 6503 | 6889 | 1240 | 8129 |
| 1 Adult + 3 Child | | 6,444 | 1160 | 7604 | 8055 | 1450 | 9505 |
| 2 Adult | | 5306 | 955 | 6261 | 6633 | 1194 | 7827 |
| 2 Adult + 1 Child | | 6934 | 1248 | 8182 | 8668 | 1560 | 10228 |
| 2 Adult + 2 Child | | 8611 | 1550 | 10161 | 10764 | 1938 | 12702 |
| 2 Adult + 3 Child | | 10317 | 1857 | 12174 | 12896 | 2321 | 15217 |
| 2 Adult + 4 Child | | 12201 | 2196 | 14397 | 15251 | 2745 | 17996 |
| 1 Adult | 1000000 | 5651 | 1017 | 6668 | 7064 | 1272 | 8336 |
| 1 Adult + 1 Child | | 6156 | 1108 | 7264 | 7695 | 1385 | 9080 |
| 1 Adult + 2 Child | | 7365 | 1326 | 8691 | 9206 | 1657 | 10863 |
| 1 Adult + 3 Child | | 8612 | 1550 | 10162 | 10765 | 1938 | 12703 |
| 2 Adult | | 7092 | 1277 | 8369 | 8865 | 1596 | 10461 |
| 2 Adult + 1 Child | | 9219 | 1659 | 10878 | 11524 | 2074 | 13598 |
| 2 Adult + 2 Child | | 11448 | 2061 | 13509 | 14310 | 2576 | 16886 |
| 2 Adult + 3 Child | | 13677 | 2462 | 16139 | 17096 | 3077 | 20173 |
| 2 Adult + 4 Child | | 16210 | 2918 | 19128 | 20263 | 3647 | 23910 |

THANK YOU