

Annexure 2- Illustration - How the policy will operate in a Policy Year[^]

All amounts in ₹	Base Sum Insured	Cumulative Bonus	Policy Servicing Guarantee	Re-instatement Benefit for unrelated Claims*	Re-instatement Benefit for all Claims*	Total Sum Insured
Policy 1- Insured A	₹ 300,000	₹ 100,000	₹ 10,000	₹ 240,000	₹ 60,000	₹ 710,000
Policy 2- Insured B	₹ 300,000	₹ 100,000	₹ 10,000	₹ 240,000	₹ 60,000	₹ 710,000
Policy 3- Insured C	₹ 300,000	₹ 100,000	₹ 10,000	₹ 240,000	₹ 60,000	₹ 710,000
First Claim : Hospitalisation for "Myocardial Infarction- Heart Attack"						
Policy 1 - Claim amount				₹ 200,000		
Policy 2 - Claim amount				₹ 340,000		
Policy 3 - Claim amount				₹ 500,000		
Amount of claim paid from respective Sum Insureds						Total Sum Insured
Policy 1- Insured A	₹ 200,000					₹ 200,000
Policy 2- Insured B	₹ 300,000	₹ 40,000				₹ 340,000
Policy 3- Insured C	₹ 300,000	₹ 100,000	₹ 10,000		₹ 60,000	₹ 470,000
Post Payment of Claim Balance Sum Insured						Balance Sum Insured
Policy 1- Insured A	₹ 100,000	₹ 100,000	₹ 10,000	₹ 240,000	₹ 60,000	₹ 510,000
Policy 2- Insured B	Nil	₹ 60,000	₹ 10,000	₹ 240,000	₹ 60,000	₹ 370,000
Policy 3- Insured C	Nil	Nil	Nil	₹ 240,000	Nil	₹ 240,000
Second Claim : Hospitalisation for "Coronary Artery Bypass Graft" which is a related ailment						
Policy 1 - Claim amount				₹ 200,000		
Policy 2 - Claim amount				₹ 200,000		
Policy 3 - Claim amount				₹ 200,000		
Amount of claim paid from respective Sum Insureds						Total Claim Paid
Policy 1- Insured A	₹ 100,000	₹ 100,000				₹ 200,000
Policy 2- Insured B		₹ 60,000	₹ 10,000		₹ 60,000	₹ 130,000
Policy 3- Insured C						₹ 0
Post Payment of Claim Balance Sum Insured						Balance Sum Insured
Policy 1- Insured A			₹ 10,000	₹ 240,000	₹ 60,000	₹ 310,000
Policy 2- Insured B				₹ 240,000		₹ 240,000
Policy 3- Insured C				₹ 240,000		₹ 240,000
Third Claim : Hospitalisation for "Injury because of accident" which is an unrelated illness/injury						
Policy 1 - Claim amount				₹ 200,000		
Policy 2 - Claim amount				₹ 200,000		
Policy 3 - Claim amount				₹ 240,000		
Amount of claim paid from respective Sum Insureds						Total Claim Paid
Policy 1- Insured A			₹ 10,000	₹ 190,000		₹ 200,000
Policy 2- Insured B				₹ 200,000		₹ 200,000
Policy 3- Insured C				₹ 240,000		₹ 240,000
Post Payment of Claim Balance Sum Insured						Balance Sum Insured
Policy 1- Insured A				₹ 50,000	₹ 60,000	₹ 110,000
Policy 2- Insured B				₹ 40,000		₹ 40,000
Policy 3- Insured C				₹ 0		₹ 0

[^] In this illustration it is assumed that it's the 2nd Year of policy with first year being claim free covering a healthy individual (41 years) with no history of any pre-existing disease. The Policy Guarantee sum insured has been considered for illustration only

Please Note:

1. This example is for illustration purposes only subject to Policy wordings and Terms & Conditions shall prevail
2. It is assumed in the above illustration that the claim is admissible as per Policy Terms & Conditions and is not arising out of Pre-Existing Disease and no co-pay, contribution etc is applicable
3. In case of any discrepancy Policy Terms & Conditions will prevail
4. *Applicable only on exhaustion of Base Sum Insured , Cumulative Bonus and Policy Service Guarantee Sum Insured

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