

7 Incredible benefits that make the HealthGain policy a smart choice!

At Reliance General Insurance, we know how important your health is and therefore care for your protection. The Reliance HealthGain policy is a smart step towards a worry-free future. Read on to find out how it works.



5% Premium discount for girl child or single women
Get special privileges when you insure your little girl or if you're a single woman.



Reinstate the policy with base sum insured after its exhaustion
Your base sum insured will be automatically restored once, if you exhaust the same during the policy period.



Cumulative bonus at the end of a claim-free year
If you do not make a claim at the end of a year, you get a cumulative bonus of 33 1/3% on your base sum insured at no extra cost. This accumulated bonus cannot be more than 100% of the base sum insured.



5% family discount with an individual policy
Enjoy a special discount when you insure more than one family member individually under the same policy.

Note - Total of cumulative discounts shall not exceed 15%.



Claim and policy service guarantee in case of delay
If you do not get a response beyond 6 business hours (cashless claim) and 21 days (Re-imburement claim) of receipt of all information/documents, you get 1% of claim amount for every delay of 6 hours (cashless claim) and 21 days (Re-imburement claim) upto a maximum of 6% of claim amount. You also get a sum insured of ₹10,000 and ₹20,000 for any delay in policy issuance.



Free auto-extension of the policy for an additional year
If you are diagnosed with any of the named critical illnesses, your policy will get extended for an additional year at no extra cost.



5% Premium discount for Reliance Private Car Package Policy customers
If you are a Reliance Car Insurance customer, you get a special discount of 5%.

Other Smart benefits

Wellness Program

You can enjoy the benefits of our Wellness Program that include a free health helpline, consultation with a medical practitioner, discounts from chemists, luxury spas and more.

Cashless hospitalisation in our network of 4000+ hospitals

You have the convenience of choice and ease with cashless hospitalisation at more than 4000 preferred hospitals.

Double your cover after 4 claim-free years

You can choose to double the sum insured of your policy by using the 'call option' following four consecutive claim-free years.

Lifelong renewal

You can renew the policy at the end of every policy period for lifetime.

Cover for Extended Family as well

In addition to yourself, this policy can cover your entire family that includes your spouse, daughter / son, mother / father, siblings, grandmother / grandfather, granddaughter / grandson and daughter-in-law / son-in-law.

Portability

If you wish to switch your existing policy to our company, you must apply at least 45 days before its renewal date.

Income Tax

This policy also gives you a tax benefit. The premium is eligible for deduction under Section 80D of the Income Tax Act, 1961. Do consult your tax advisor for more information on this benefit.

PLAN OPTIONS

Benefits	Plan A	Plan B
Sum Insured (SI) - on annual basis	₹3 lakh, ₹6 lakh, ₹9 lakh	₹12 lakh, ₹15 lakh & ₹18 lakh
Domestic Road Ambulance	Upto ₹1500	Upto ₹3000
Policy Service Guarantee	Sum Insured of ₹10,000 for delay in policy issuance	Sum Insured of ₹20,000 for delay in policy issuance
Accidental Death Cover for No Claim Renewal	No	₹1 Lakh Personal Accident - Death cover for Policyholder - insured
Insurance Renewal	No	One time renewal premium waiver if the Policyholder-Insured suffers from named critical illness
Pre & Post Hospitalisation Expenses	Up to 60 days	
Re-instatement of Base Sum Insured	One Re-instatement upto 100% of base Sum Insured, subject to sublimit of 20% for related illness/injury	
Hospitalisation Expenses a) In-Patient Treatment b) Day Care Treatments	Yes	
Donor Expenses	50% of base Sum Insured up to a maximum of ₹5 lakhs	
Domiciliary Hospitalisation	Up to 10% of base Sum Insured , subject to a maximum of ₹50000	
Wellness	Yes	
Cumulative Bonus	33 1/3% increase in base Sum Insured for every claim-free year; Maximum up to 100%. 33 1/3% decrease in base Sum Insured for every claim year; Maximum up to cumulative bonus earned	
Call Option	After every 4 claim-free years up to maximum 4 times Base Sum Insured (provided the total Sum Insured <= ₹50 lakhs). Can be exercised up to the age of 60 years	
Claim Service Guarantee	Cashless Claims - 1% of claim amount for every delay of 6 business hours beyond 6 hours of receipt of all information / documents Re-imburement Claims - 1% of claim amount for every delay of 21 days beyond 21 days of receipt of all information / documents. Maximum - 6% for a claim amount	

ELIGIBILITY CRITERIA

Benefits	Plan A	Plan B
Pre-policy Issuance Medical Check-up	>= 46 years	>= 18 years
Entry Age - Maximum	65 years. No entry age bar for an insured sum of ₹3 lakh	65 years
Entry Age - Minimum	Individual/Floater - 5 years or above. Children between 91 days & up to 4 years can be covered under a floater with at least one member aged 21 years or above	
Exit Age	No Exit Age. This policy offers lifelong renewability.	
Individual Option	Can cover maximum 6 members individually under the same policy	
Floater Option	Can cover maximum 6 members under the same floater = 4 (children) + 2 (members>= 21 years of age)	

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

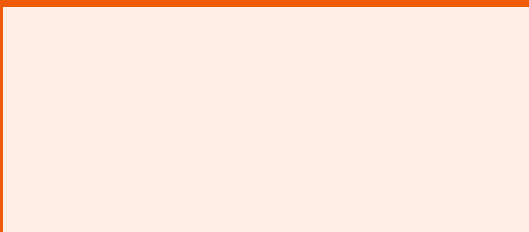
reliancegeneral.co.in

Call 1800 3009



To buy or renew,
scan QR code using your phone.

Contact our health insurance expert



RELIANCE

An ISO 9001:2008 Certified Company

General Insurance

IRDA of India Registration no. 103.
Reliance General Insurance Company Limited

Registered Office: 19, Reliance Centre, Walchand Hirachand Marg,
Ballard Estate, Mumbai 400001.

Corporate Office: 570, Rectifier House, Naigaum Cross Road,
Next to Royal Industrial Estate, Wadala (W), Mumbai 400031.
Corporate Identity Number: U66603MH2000PLC128300.

Insurance is a subject matter of solicitation. For complete details on
the premium, benefits, coverage, terms & conditions and exclusions,
do read the premium chart, sales brochure, prospectus and policy
wordings carefully before purchasing.

UIN: IRDA/NL-HLT/RGI/P-H/V.I/318/13-14

*More than 4 million policies issued and over 1 million claims settled
for the period of April 2013 to March 2014 by Reliance General
Insurance Company Limited.

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RGI/MCOM/HL-11/LLT/Ver. 1.3/030115

POLICY CONDITIONS (Plan A / Plan B)

Any Illness	Named ailments+	Pre-existing Diseases	Room Eligibility#	Co-payment	Tenure
Waiting Period 30 days	Waiting Period 2 Years	Waiting Period 36 months	Single Private	20% of assessed claim amount In floater policy: For all insured if the age of the eldest member at entry is 61 years or above. In individual policy: For those insured whose age at entry is 61 years or above.	1 year OR 2 years option available

Note: Proposer should be at least 18 years as on date of proposal.

WHAT DOES THE POLICY NOT COVER? No Surprises

To ensure that you do not face any unpleasant surprises while
making a claim, do take a look at some of the major exclusions
which will not be covered under our policy.

^Permanent Exclusions

- Intentional self-injury / injury under influence of alcohol or drugs /
criminal act
- Treatment received Outside India or Robotic / Stem Cells surgery
- War / Nuclear / Chemical / Biological
- Diseases such as HIV or AIDS or STD
- Diseases existing from the time of birth (Congenital diseases)
- Maternity, Fertility excluding Ectopic Pregnancy
- Cost of spectacles, contact lenses and hearing aids
- Dental treatment or surgery
- Treatment of mental illness
- Cosmetic, Aesthetic, treatment
- Non-allopathic, Out-patient treatment
- Unproven / Experimental treatments

+Named Ailments^

- Arthritis, Gout
- Benign ear, nose and throat (ENT) disorders
- Benign Prostatic Hypertrophy
- Cataract
- Surgery of Genitourinary system
- All types of Hernia, Hydrocele
- Internal tumors, skin tumors, cysts
- Kidney Stone / Ureteric Stone / Lithotripsy / Gall Bladder Stone

NOTE: ^The above list is indicative. If you wish to know more, do read
the prospectus/policy wordings available on our website
www.reliancegeneral.co.in.

HOW DO I LODGE A CLAIM? The Process

We aim to make the claims 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-imbursment claims please follow the process
as mentioned in our policy wordings

Note: # You are entitled for admission in a 'Single Private Room'. If you get
admitted in a higher category of accommodation than the entitled category,
you shall bear the ratable proportion of the covered medical expenses.

Prohibition of Rebates - Section 41 of the Insurance Laws (Amendment) Ordinance, 2014

No person shall allow or offer to allow, either directly or indirectly, 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 punishable with fine which may extend to ₹ 10,00,000/-.

RELIANCE

General Insurance

Reliance
HealthGain Policy

1 Policy.
7 Amazing benefits.
That's Smart!

LiveSmart

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More than 4 million policies issued and over 1 million claims settled annually.*