



A health policy without borders

that protects you globally & covers you in India too![^]

Tech+ ❤️ = Live Smart

Discounts That Will Make You Say Wow!

5%

Cross-Sell Discount
If you are a non-health Policyholder, you can avail this discount.

10%

Family Discount

Get a special discount of 10% depending on your family size when you insure more than one family member in the same policy.

10%

Long Term Discount

Choose a long-term policy for 2 or 3 years and get an additional discount.

5%

Promoter Group Employee

You can avail of this discount if you are an existing RGI /Group Promoter or Employee

Note: The total of all discounts is limited to 25%

Optional Covers To Boost Your Policy**



Waiver Of Co-payment

This benefit waives off the Co-Payment condition of 20% on the Assessed Claim Amount, applicable on Policies where the Insured age, first time entering into the Policy is >=61 years



Voluntary Co-payment

Get 10%/20% on the assessed claim amount.



Change in PED waiting period

Now change your Pre-Existing Waiting Period from 36 months to 12, 24 or 48 months.

**Additional premiums or discounts shall apply.

Check Your Eligibility

Age	Child: 91 days to 25 years Adult: 18 years to 65 years No Exit Age
Policy Type	Individual and Family floater basis
Policy Period Option	1/2/3 Years

Waiting Period

Initial Waiting Period	90 days for claims under Global Coverage 30 days for claims under India Coverage
PED Waiting Period	36 months from the policy start date
Specific Waiting Period	- Joint Replacement / Reconstruction (Hip, Knee, Shoulder) 36 months for claims under Global Coverage; 24 months for claims under India Coverage - Gene Therapy: 48 months - Dental Cover under India OPD: 30 Days - Listed Illnesses/Procedures: 24 Months

Policy Covers Everything But This[^]

- Investigation & Evaluation
- Rest Cure, Rehabilitation and Respite Care
- Obesity/ Weight Control
- Change-of-gender Treatments

Policy Cancellation

Please refer to the policy wording for the cancellation grid.

Easy Steps To Claim

Cashless Facility for Global cover:
Insured contacts Reliance General Insurance

- Step 1**
Submits the documents
- Step 2**
Selects recommended relevant hospital for treatment.
- Step 3**
RGI/CL Rcare Team will help in having the case evaluated and have share the hospital details.
- Step 4**
Basis policy T&C claim will be adjudicated.

Cashless Facility

For Global + India cover
Insured contacts Reliance General Insurance

- Step 1**
Submits the documents
- Step 2**
Our claims team will coordinate with hospital to process the claim
- Step 3**
Basis policy T&C claim will be adjudicated.

For Reimbursement Facility:

For Global cover:
Insured contacts Reliance General Insurance

- Step 1**
Submits the documents within 30 days from the date of discharge
- Step 2**
Basis policy T&C claim will be adjudicated.

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

Website	reliancegeneral.co.in
Call	022-4890 3009 (Paid) 022-33834185 (Paid) – Exclusive line for Senior citizens
WhatsApp	74004 22200

Contact our Insurance Advisor

Need the BroBot Speed. Go digital with us

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 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. 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 changes as per the amendments from time to time.

IRDAI Registration No. 103. Reliance General Insurance Company Limited
Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300. Reliance Health Global, UIN: XXXXXXXXXXXXXXXXXX. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.

RGI/COM/CO/HEALTHGLOBAL/BRVER1.0/251023

You haven't limited yourself to boundaries. Your leisure trips have taken you to exotic destinations around the world. You've indulged in exquisite cuisine, acquired luxurious artifacts without letting the price tag bother you, and promptly shipped them across the seven seas to India, a place you call home. You've enjoyed every aspect of the world-class experience, never settling for anything less than the lifestyle you deserve.

We understand the emotions that accompany the lifestyle you've cultivated and the privileges you're unwilling to compromise. That's why, we at Reliance General Insurance, bring to you a healthcare policy that knows no bounds, extending its protection to you and your loved ones, both within India and across the globe. With this policy, you can stay worry-free when it comes to getting access to advanced medical treatments without sub-limits & world-class medical infrastructure that goes beyond borders.

Reliance health Global is the new way to *Live Smart with Tech+*



Reasons That Make This Policy Global First!

We'll be there in your highs and lows!
Yes! Not just planned or emergency hospitalisation, we'll cover you against critical illnesses* like Cancer, Bypass Surgery, etc.

When it's global, it has to be special
High Sum-Insured with coverage up to \$1 Million.

Before and after, we'll be there for you forever
Pre & Post hospitalisation are covered globally.

Ambulance to Organ Donor expenses, it's on us!
Air Ambulance^A inclusive of consumables, with no room restriction & organ donor expenses are all covered.

Day and night, we are by your side!
Day Care Treatment to Pre & Post Operative Day Care Procedure covered within the Sum-Insured.

We'd love to see you get back on your feet!
Rehabilitation* for accident expenses is covered up to \$2300, or within Sum-Insured.

Companion and Donor travel expenses covered too!
Travel Expenses* for insured, companion & living donor is covered worldwide.

*Illnesses Coverage basis plan option selected



Choose Your Passport to Global Health!

Plans	Elite	Elite+	Royal	Royal+	
Scope of Cover	Specified Illnesses: Cancer Treatment; Coronary Artery By-pass Surgery (CABG); Heart Valve Replacement or Repair		All Illnesses including Specified illnesses*		
Sum-Insured Options (USD per annum)	\$0.15 Million	\$0.25 Million	\$0.5 Million	\$0.75 Million	\$1 Million

Global Features	Elite	Elite+	Royal	Royal+
1) Inpatient Care Incl Consumables within Sum-Insured (no room restriction)	✓	✓	✓	✓
2) Pre & Post Operative Day Care Treatment within Sum-Insured	✓	✓	✓	✓
3) Pre-Hospitalisation from date of arrival in the city up to 15 days or start of pre-approved In-patient treatment within Sum-Insured.	✓	✓	✓	✓
4) Pre-Hospitalisation of up to 30 days with Sum-Insured	✓	✓	✓	✓
5) Rehabilitation For accidents only USD2300, within SI	X	✓	X	✓
6) Travel Expenses For insured & companion & living donor Worldwide incl US/Canada Up to USD 7000 within SI Worldwide excl US/Canada Up to USD 3500 within SI	X	✓	X	✓
7) Accommodation Expenses Worldwide incl US/Canada Up to USD 350/day within SI Worldwide excl US/Canada Up to USD 250/day within SI	X	✓	X	✓
8) Repatriation of Mortal Remains Up to USD15000, within SI	✓	✓	✓	✓
9) Second Opinion within Sum-Insured	✓	✓	✓	✓
10) Concierge Service				
10.1. Visa Charges and documentation within Sum-Insured				
10.2. Assistance Services (No Limit):				
• Translation Services				
• Transmission Of Urgent Messages	X	✓	X	✓
• Lost Passport Assistance				
• Consular Referral				
• Arrangement Of Radio Taxi Or Chauffeur Services				
• Emergency Cash Assistance				

Choose To Be Treated In India (Optional Cover)

Plans	Basic				Comprehensive
Scope of Cover	All Illnesses including Specified illnesses* (For Gene Therapy: Sublimit of 50% of India Base Sum Insured, Lifetime limit: 100% of India Base Sum Insured)				
Sum Insured Combo Global + India	\$0.15 Million + ₹1.5 Crores	\$0.25 Million + ₹2.5 Crores	\$0.5 Million + ₹4.5 Crores	\$0.75 Million + ₹6.5 Crores	\$1 Million + ₹Unlimited^^

India Features	Basic	Comprehensive
1) Inpatient Care Incl Consumables within Sum-Insured (no room restriction)	✓	✓
2) DayCare Procedure Incl Consumables within Sum-Insured (no room restriction)	✓	✓
3) Domestic Road Ambulance within Sum-Insured	✓	✓
4) Air Ambulance Incl Consumables within Sum-Insured (no room restriction)	✓	✓
5) Domiciliary Hospitalisation within Sum-Insured	✓	✓
6) Modern Treatment within Sum-Insured	✓	✓
7) Pre & Post Hospitalisation 90 & 180 Days respectively within Sum-Insured	✓	✓
8) Organ Donor Expenses within Sum-Insured	✓	✓
9) Rehabilitation Incl Consumables ₹15000, within Sum-Insured	X	✓
10) Home Care Treatment (max 15 days) ₹25lacs, within Sum-Insured	X	✓
11) Medical Equipment – Durable (wheelchair) & Small (nebulizer) etc DME – ₹5lacs, within SI SME – ₹2lacs, within SI	X	✓
12) OPD Expenses Incl Consultation, Diagnostics, Pharmacy, Physiotherapy, Dental Up to ₹50000	X	✓
13) Health Check-up Up to ₹10000, every 2 years, starting at the beginning of year 2.	X	✓
14) No Claim Bonus 25% increase in India Base SI for every claim free year, max up to 100% of Base SI and 25% decrease for every claim year	✓	✓
15) Inflation Protection 8 increase in India Base SI at the end of each Policy Year, max up to 100% of Base SI, irrespective of claim made in a particular year.	✓	✓
16) Unlimited Reinstatement o subsequent claim, Unlimited reinstatement of India Base Sum Insured on unrelated illness or injury, sub-limit of 100% of India Base Sum Insured for related illness/injury.	✓	✓
17) Assitance Services Tele-consultation ooking of health checkups arrangement of Nurse at home Emergency helpline No Limits	✓	✓

^^Floater option shall not be available where Unlimited India Base Sum Insured is Opted. #Not applicable for unlimited India Base Sum Insured.