



Welcome to 
care



A COMPREHENSIVE HEALTH COVER
THAT TAKES CARE OF MEDICAL EXPENSES, SO THAT
YOU ARE ABSOLUTELY WORRY-FREE!

care - ADVANTAGE

- ✿ No upper-limit age bar on any of our plans
- ✿ Avail treatment anywhere in the world
- ✿ Annual health check-up for all insured members - regardless of claim history
- ✿ Automatic policy recharge if claim amount exhausts your coverage, at no extra cost
- ✿ No extra charge for pre-policy check-up
- ✿ Coverage for non-medical expenses with our daily allowance benefit
- ✿ Widest sum insured options to meet all your requirements - from 2 Lacs to 60 Lacs
- ✿ No premium loading on renewal even if claim made





PLAN OPTIONS

Features/Plan (Sum Insured)	2 Lac, 3 Lac, 4 Lac	5 Lac, 7 Lac, 10 Lac	15 Lac, 20 Lac, 25 Lac	50 Lac, 60 Lac
Pre-hospitalization	30 days	30 days	30 days	30 days
Post-hospitalization	60 days	60 days	60 days	60 days
Day Care Treatments	Yes	Yes	Yes	Yes
Room Rent	1% of SI per day	Single Private Room	Single Private Room (upgradable to next level)	Single Private Room (upgradable to next level)
ICU Charges	2% of SI per day	No Limit	No Limit	No Limit
Professional Charges/ Doctor Fees/Surgeon Fees	No Limit	No Limit	No Limit	No Limit
Other Medical Charges	No Limit	No Limit	No Limit	No Limit
Daily Allowance	₹500 per day upto 5 days	-	-	-
Ambulance Cover	₹1,500 per claim	₹2,000 per claim	₹2,500 per claim	₹3,000 per claim
Domiciliary Hospitalization	Upto 10% of SI	Upto 10% of SI	Upto 10% of SI	Upto 10% of SI
Organ Donor Cover	₹50,000	₹1,00,000	₹2,00,000	₹3,00,000
Health check-up	Yes	Yes	Yes	Yes
Second Opinion	-	Yes	Yes	Yes
No Claim Bonus	Yes	Yes	Yes	Yes
Recharge your Policy	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured	Upto Sum Insured
Care anywhere	-	-	-	Yes



POLICY FEATURES

Minimum entry age	91 days for Floater and 5 years for Individual
Maximum age	No age bar
Renewal	Lifelong Renewability, The Policy can be renewed under the then prevailing Health Insurance Product or its nearest substitute approved by IRDA
Renewal Premium	Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA
Co-payment (SI 5 Lac & above)	If you are 61 years old or more, you will have to pay 20% of the claim amount under the policy. We pay the rest
Waiting period	30 days for any illness except injury
Waiting period for pre-existing illnesses	Four years of continuous coverage
Change in sum insured	You can enhance your sum insured under the policy only upon renewal, subject to review by the company
Grace period	30 days from the date of expiry to renew the policy



carē is

simple

We believe in the power of simplicity, hence Care is designed to offer maximum convenience

comprehensive

All encompassing coverage - from diagnosis to complete recuperation

flexible

Anytime, Anywhere - we are there for you every step of the way

rewarding

Discover the bounties of good health

and much more

We go an extra mile for your well-being, as unprecedented benefits await you



care

SIMPLE AND CONVENIENT TO MANAGE

ONE FOR ALL AND ALL FOR ONE - FLOATER

Cover any member of your immediate family (yourself or spouse, parents and children) for the sum insured in a single policy.

Get higher coverage for all the family members at discounted premiums.

LONGER POLICY TERMS

Do away with yearly renewal hassles, and avail discounted rates for a two/three year policy term.

FILE YOUR CLAIMS DIRECTLY

In the event of a claim, you will deal directly with us. In doing so, we can be doubly sure that you are satisfied; and when you are satisfied, we feel satisfied too.

ZERO PAYMENT TREATMENT

Either in the case of an emergency or a planned hospitalization, all you have to do is present the Religare Health Card at our network of more than 1,700 leading hospitals pan India and avail of the cashless service.



carē

COMPREHENSIVE COVERAGE

IN-PATEINT HOSPITALIZATION

In case of hospitalization for 24 hours, we pay for everything - from room charges, nursing expenses and intensive care unit charges to surgeon's fee, doctor's fee, anesthesia, blood, oxygen, operation theater charges, diagnostics etc.

DAY CARE TREATMENT

We also pay for your medical expenses if you undergo a day care treatment at a hospital, that requires hospitalization for less than 24 hours - we cover the most comprehensive range of day care treatments.

DOMICILIARY HOSPITALIZATION BENEFIT

We will reimburse the medical expenses incurred by you during your treatment at home, as long as it involves medical treatment for a period exceeding 3 days and had actually merited hospitalization.

PRE & POST HOSPITALIZATION

A hospital admission is usually preceded by a series of doctor visits and diagnostic tests; and similar expenses are incurred even post-hospitalization. We cover you for all expenses incurred before and after your hospitalization.

AMBULANCE COVER

It is of vital importance that when required, you receive medical attention in time. We will reimburse you for expenses that you incur on an ambulance service offered by the hospital or any service provider, in an emergency situation.

COVERAGE FOR NON MEDICAL EXPENSES

'Daily allowance' will help you take care of the incidental non-medical expenses (attendant meals, transportation etc.) incurred during hospital stay.



care

FLEXIBLE

COME JOIN IN ANYTIME -

Be a part of the Religare family anytime as we do not have any upper limits on entry age.

LIFELONG RENEWABILITY

We are with you Hamesha as we cover you for life

CARE ANYWHERE

Our care knows no boundaries; literally. We let you decide whether you wish to avail certain specialized treatments in India or abroad.

AVAIL THE TREATMENT OF YOUR CHOICE

As far as we're concerned, it is your money - our plans come without any cap on vital expenses like doctor/surgery fees, operation theater & allied charges, to name a few.

REVIEW YOUR DECISION

After purchasing the policy, if you find it unsuitable, you can cancel and return the policy to us with no questions asked. Our policies come with a free-look period of 15 days.



care

REWARDING

ANNUAL HEALTH CHECK-UP - REGARDLESS OF CLAIM HISTORY

Your health is important to us. Hence, we provide an annual health check-up for yourself and adult members of your family covered by the policy.

INCREASE IN SUM INSURED

Should you ever feel the need to increase your sum insured, we offer you the option of doing so, keeping all the other features and benefits of your base sum insured intact.

NO CLAIM BONUS

If you do not have any occasion to claim health insurance in a particular year, you receive an increase of 10 per cent in your sum insured on subsequent renewal.

Cumulative no claim bonus is up to a limit of 50% of your SI.

TAX BENEFIT

Avail of a tax benefit on the premiums you pay towards your health insurance, as per prevailing tax laws U/s 80D of the Income Tax Act, 1961.



carē

and MUCH MORE

RECHARGE YOUR POLICY

If, due to claims made, you ever run out of/exhaust your health cover, we reinstate the entire sum insured of your policy.

ORGAN DONOR COVER

We will reimburse you for medical expenses that are incurred by an organ donor while undergoing the organ transplant surgery.

Our care even extends to those who care for you.

SECOND OPINION

If you are suffering from a serious illness and feel uncertain about your diagnosis or wish to get a second opinion of an expert/doctor, we arrange one for you, free of cost.



carē - AT A GLANCE

In-patient Care

Floater Cover

Daily Allowance

Pre & Post Hospitalization

Day Care Treatments

Health Check-up

Organ Donor Cover

Lifelong Renewability

Ambulance Cover

No Claim Bonus

Second Opinion

Domiciliary Hospitalization

No Upper-Limit Age Bar

Direct Claims Service

Recharge your Policy

Longer Policy Term

Care Anywhere

Tax Benefit



DISCLAIMER

- This is only a summary of product features. The actual benefits available are as described in the policy and will be subject to the policy terms and conditions. Please seek the advice of your insurance advisor if you require any further information or clarification.
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