

BEST HEALTH INSURANCE COMPANY OF THE YEAR INDIA INSURANCE SUMMIT & AWARDS 2023

PRESENTING

carē supreme

Redefining the value that you get from your Health Insurance













Up to
600%
Increase in Total
Coverage*

Unlimited

Automatic

Recharge for

Related & Unrelated

Illnesses

30%
Discount
on Renewal#

100%
of Sum Insured
on Ambulance
Cover"

Unlimited E-consultation with General Physician

- Up to 60 days pre hospitalization and 180 days post hospitalization coverage
- Pay the premium as per the city you live in
- AYUSH treatment coverage up to 100% of Sum Insured
- Coverage for treatment expenses at home up to 100% of Sum Insured under - Domiciliary Hospitalization
- Advance technology methods covered up to 100% of Sum insured
- No reduction in Cumulative Bonus even if you claim

Plan Details:

Sum Insured (SI) – on annual basis (in Rs.)	5L\ 7L\ 10L\15L
Age of Proposer	18 years or above
Entry Age – Minimum	Adult: 18 Years Child: 90 Days
Entry Age – Maximum	Adult: Lifelong Child: 24 Years
Exit Age	Adult: Lifelong Child: 25 Years
Cover Type	Individual: max up to 6 persons Floater: max up to 2A2C
Tenure Options	1/2/3 Years
Pre-policy Issuance Medical Check up	Yes, as per Appendix I
Pricing	Zone 1: Delhi NCR, Mumbai Metropolis Area (including Mumbai suburban, Thane, Palghar, Raigad, any other city defined by Government), Gujarat State, Aligarh, Mathura (Delhi NCR includes Delhi, Baghpat, Bulandshahr, Gautam Buddh Nagar, Ghaziabad, Hapur, Meerut, Muzaffarnagar, Shamli, Charkhi Dadri, Faridabad, Gurugram, Jhajjar, Jind, Karnal, Mahendragarh, Nuh, Palwal, Panipat, Rewari, Bhiwani, Alwar, Bharatpur, Rohtak, Sonipat, any other city defined by Government) Zone 2: ROI
Who are covered (Relationship with respect to the Proposer)	Self, spouse/live-in partner/same sex partner, son, daughter, father, mother, mother-in-law, father-in law, grand father, grand mother
Premium Payment Term	Single

Base Benefits:

In-Patient Care	Up to SI
Day Care Treatment	All Day Care Procedures
Advance Technology Methods	Up to SI
Room Rent	Up to SI
ICU Cover	Up to SI
Pre-Hospitalization Medical Expenses	Up to SI, Pre-Hospitalization expense cover for 60 days prior to hospitalization
Post Hospitalization Medical Expenses	Up to SI, Post-Hospitalization expense cover for 180 days after discharge
AYUSH Treatment	Up to SI
Domiciliary Hospitalization	Up to SI
Organ Donor Cover	Up to SI
Ambulance Cover	For SI below ₹15 lac - up to ₹10,000 For SI ₹15 lac and above - up to SI
Cumulative Bonus	50% of SI per year, max up to 100% of SI; Shall not reduce in case of claim
Unlimited Automatic Recharge	Available for unlimited times for unrelated or same illness.
Unlimited E-Consultations	Available for Consultations with General Physicians
Health Services	Health Portal- Doctor on chat, Healthy tips reminder, etc. Discount Connect – Discounts on services such as consultations, diagnostics, maternity etc at our network.

Wait Periods:

Initial Wait Period (not applicable on accident cases)	30 Days
Named Ailment	24 Months
Pre-Existing Diseases	48 Months

Optional Benefits:

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Cumulative Bonus Super	Up to 100% of SI per year, Max up to 500% of Sum Insured Note: Shall not reduce in case of claim
Annual Health check up	Once for all Insured every policy year
Air Ambulance	Up to 5 lacs per year
	a) Recording 10,000 steps or more in a day through tracking apps, devices etc.
	No. of days in a year Renewal Discount
	270 30%
	240 20%
	180 15%
	120 10%
	Less than 120 0%
Wellness benefit	 This benefit will be applicable on Individual basis. In case of floater, average of no. of healthy days as attained by all the Insured shall be considered. Responsibility of mapping device with CHIL system is of the Insured. No. of days completing 10,000 steps or more that are accumulated in last 2 months of the Policy Period would not be considered for discount on renewal premium. The same shall carry forward and will be considered in next policy period.
	 In case of multi tenure, average of no. of healthy days over policy tenure will be considered for discount.
	 In case of instalment premium mode is opted, then discount shall be considered only post payment of first 6 month of premium.
	 Vouchers of value equivalent to renewal discount amount can also be provided to Insured in case he/she do not wish for discount on renewal premium.
	Note: The above section of benefit is available only for Insured covered as Adults aged 18 and above in the Policy and discount calculated shall be applicable on total premium of Policy.
	b) Access to Digital Fitness Coaching
	c) Access to Al Fitness Coaching
	d) Access to Nutritionist/Wellness Coach
	.,
	Note: Benefit (b, c & d) shall be available for Insured members aged above 12 years.

ABOUT US

CARE HEALTH INSURANCE LIMITED

Care Health Insurance is a specialized health insurer offering products in the retail segment for Health Insurance, Top-up Coverage, Personal Accident, Maternity, International Travel Insurance and Critical Illness along with Group Health Insurance and Group Personal Accident Insurance for Corporates, Micro Insurance Products for the Rural Market and a Comprehensive Set of Wellness Services. With its operating philosophy being based on the principal tenet of 'consumer-centricity', the company has consistently invested in the effective application of technology to deliver excellence in customer servicing, product innovation and value-for-money services.

Care Health Insurance was awarded 'Best Health Insurance Company of the Year' at the India Insurance Summit & Awards 2023, 'Best Health Insurance Product' and 'Best Health Insurance Agents' at the Insurance Alertss Awards, 2021. The company was also conferred the 'Best Medical/Health Insurance Product Award' at FICCI Healthcare Excellence Awards 2019.



Care Health Insurance Limited

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Disclaimer: This is only summary of selective features of product Care Supreme.

For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.

Please seek the advice of your insurance advisor if you require any further information or clarification.

Insurance is a subject matter of solicitation.

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