

icicilombard.com

Instant Policy No Paperwork

The perfect policy for The perfect family



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Life is full of surprises.. some bitter some sweet. For medical emergencies like surgeries, accidents and sudden illnesses, ICICI Lombard General Insurance Company Limited brings you Family Floater Health Insurance plans that are flexible enough to cover you and your family.

FLOATER

Anyone in your family can avail of this cover. It can be you, your spouse or your child.

Example: Mr. Kumar, his wife and their son are covered for Rs. 2 lakh each, under a regular health policy. They would have paid premiums for 3 two-lakh policies. In an unforeseen situation wherein a surgery and post-hospitalisation bill of their son amounts to Rs. 2.4 lakhs, the regular health policy would cover Rs. 2 lakh while Mr. Kumar would have to pay the balance Rs. 40,000, even though there was no claim from Mr. Kumar and his wife.

With Family Floater, the cover of Rs. 3 lakhs would be shared among the entire Kumar family, thus making available to every member a cover of Rs. 3 lakhs. Mr. Kumar would have thus the entire Rs. 2.4 lakhs medical expenses covered for his son.

FREE HEALTH CHECK

Family Floater comes with a free health check coupon for any one person in the plan, covering tests like fasting blood sugar, ECG, routine urine analysis, ESR, blood count. This coupon is valid for one whole year.

Note: Acceptance of your proposal would be subject to receipt of complete medical reports (wherever applicable), medical underwriting and realisation of full premium amount by the company.

CASHLESS

Simply use your Health ID Card at any of our 4500+ network hospitals and avail cashless service, a boon for those times when you need financial support the most.

TAX BENEFITS

You can avail of tax benefits on your premium paid as per provisions of Section 80D* of the Income Tax Act 1961.

*Subject to changes as per tax laws

COVERAGES

Covers medical expenses incurred during hospitalisation for more than 24 hours.

- 30 days pre-hospitalisation
- 60 days post-hospitalisation
- Named advanced technological surgeries & procedures that require less than 24 hours of hospitalisation.*
- Pre-existing diseases can be covered after 4th Year*

* Conditions Apply

HOW DO I CLAIM MY INSURANCE?

In case of emergency or planned hospitalisation, just use your Health ID Card at TTK's network hospitals and avail of cashless service. Call TTK's 24-hour-toll-free number **1800-425-8885/7878/8854** for complete health assistance.

For treatment in non-network hospitals: The claim form must be duly filled after discharge from hospital and sent to TTK office along with the following documents in original*.

- Hospital Bill with Receipt for payment, the receipt should be stamped and preferably numbered.
- Doctors prescription and medicine bills.
- Discharge summary from the hospital.
- Pathological reports and other investigation reports along with the doctor's authorization.
- All other relevant details and documents connected to hospitalization.

* Only expenses relating to hospitalization will be reimbursed as per the policy coverage. Non-medical expenses will not be reimbursed.

ELIGIBILITY

Individual(s) proposed for Insurance whose age are 46 years & above have to compulsorily undergo medical tests at ICICI Lombard designated diagnostic centers. Children between the age of 3 months to 5 years will be covered only under a floater plan.

WHY BUY ONLINE

- **Instant policy:** Digitally signed policy available 24X7 online, customer can take prints. The hard copy of the policy is couriered the same day (or next day if customer buys after 6 PM) and will reach him/her within 2-3 working days.
- **0% EMI option:** You can pay online through ICICI Bank or Citibank Credit Card at 0% EMI (interest-free EMI). Note: EMI option subject to minimum annual premium of Rs. 1500.
- **No Paperwork required**

EXCLUSIONS

- Any illness/ disease/ injury existing before the inception of the policy for the first 4 years.
- Non-allopathic treatment, Pregnancy & Childbirth-related diseases, cosmetic aesthetic & obesity-related treatment.
- Expenses arising from HIV or AIDS and related diseases, use or misuse of liquor, intoxicating substances or drugs as well as intentional self injury
- Any medical expenses incurred during the first 30 days of inception of the policy, except accidents.
- Congenital disease
- War, riot, strike, nuclear weapons induced hospitalization

EXCLUSIONS-FIRST TWO YEARS

There are certain ailments which are not covered in the first two years , but covered subsequently.

- Cataract*
- Benign Prostatic Hypertrophy
- Myomectomy, Hystectomy unless because of malignancy
- Hernia, Hydrocele
- Fistula in anus, Piles
- Arthritis, gout, rheumatism
- Joint replacements unless due to accident
- Sinusitis and related disorders
- Stones in the urinary and biliary systems
- Dilatation and curettage
- Skin and all internal tumors/ cysts/ nodules/ polyps of any kind including breast lumps unless malignant/ adenoids and hemorrhoids
- Dialysis required for chronic renal failure
- Surgery on tonsils and sinuses
- Gastric and duodenal ulcers

* After 2 years a sub-limit of Rs. 20,000 per eye is applicable

FAMILY FLOATER HEALTH INSURANCE POLICY PREMIUM TABLE

Premium for 1 Year plans in Rupees

Plan Details	Plan A Individual		Plan B 2 Adults			Plan C 2 Adults & 1 Kids			Plan D 2 Adults & 2 Kids			Plan E 1 Adult & 1 Kid			Plan F 1 Adult & 2 Kids		
	2 Lac	3 Lac	2 Lac	3 Lac	4 Lac	2 Lac	3 Lac	4 Lac	2 Lac	3Lac	4 Lac	2 Lac	3 Lac	4 Lac	2 Lac	3 Lac	4 Lac
Age of senior most family member																	
5 - 18 yrs.	1,956	2,250	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 - 35 yrs.	2,644	3,046	3,965	4,570	6,854	5,139	5,920	8,899	6,312	7,270	10,943	3,472	3,999	6,019	4,329	4,985	7,516
36 - 45 yrs.	3,312	3,679	4,968	5,519	7,702	6,141	6,869	9,746	7,314	8,219	11,791	4,023	4,521	6,485	4,831	5,460	7,940
46 - 55 yrs.	5,896	6,552	9,434	10,483	14,675	10,607	11,833	16,719	11,781	13,183	18,763	6,479	7,251	10,320	7,064	7,942	11,426

56 - 60 yrs.		8,026	11,557	12,841	17,977	12,731	14,192	20,021	13,904	15,542	22,065	7,647	8,548	12,136	8,125	9,121	13,077
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FAMILY FLOATER HEALTH INSURANCE POLICY PREMIUM TABLE

Premium for 2 Year plans in Rupees

Plan Details	Plan G Individual		Plan H 2 Adults			Plan I 2 Adults & 1 Kids			Plan J 2 Adults & 2 Kids			Plan K 1 Adult & 1 Kid			Plan L 1 Adult & 2 Kids			
	2 Lac	3 Lac	2 Lac	3 Lac	4 Lac	2 Lac	3 Lac	4 Lac	2 Lac	3 Lac	4 Lac	2 Lac	3 Lac	4 Lac	2 Lac	3 Lac	4 Lac	
Age of senior most family member																		
5 - 18 yrs.	3,520	4,051	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 - 35 yrs.	4,758	5,484	7,137	8,225	12,338	9,250	10,656	16,018	11,362	13,086	19,697	6,249	7,197	10,834	7,793	8,974	13,528	
36 - 45 yrs.	5,961	6,623	8,942	9,934	13,864	11,054	12,365	17,543	13,166	14,795	21,223	7,241	8,137	11,673	8,695	9,828	14,291	
46 - 55 yrs.	11,203	12,448	17,925	19,917	27,882	20,154	22,483	31,766	22,384	25,048	35,650	12,311	13,777	19,608	13,421	15,090	21,709	
56 - 60 yrs.		16,052	23,113	25,683	35,953	25,460	28,383	40,042	27,807	31,084	44,130	15,294	17,096	24,272	16,251	18,242	26,154	

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