

Note:

- Above Premium is calculated on basis of age of the Proposer
- Rates are excluding GST
- Premium paid is eligible for Tax deduction under 80 D of IT Tax Act, 1961 (Tax benefits are subject to change as per tax laws)
- All premium rates are annual rates in Rs.

Premium for PA Death benefit Plan A and Plan B

Sum Insured	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
PA Premium	23	46	69	93	116	139	162	185	208	231

Note:

- PA cover is not available for parents
- Rates are excluding GST.
- All premium rates are annual rates in Rs.

***Tax Benefits are subject to change as per change in Tax Laws.*

*When Health is secured
Happiness is assured.*

INDIAN BANK

HEALTH CARE PLUS



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A joint venture of Indian Bank ★ Indian Overseas Bank ★ Karnataka Bank Ltd
★ Dabur Investment Corp ★ Sampo Japan Insurance Inc

To All the account holders of Indian Bank are eligible to take this policy.

Eligibility

- Proposer needs to be aged 18 years to 65 years.
- Max age up to which dependent male child can be covered is 21 years.
- Max age up to which dependent female child can be covered is 25 years or till she marries, whichever is earlier.
- Dependent child below 3 months can be covered if any one of the parent is covered under the policy.

Plan

- **Plan A:** An individual may cover himself/herself and his/her spouse, dependent children.
- **Plan B:** An individual may cover himself/herself, his/her spouse, dependent children and dependent parents.

Sum Insured Options

Rs.50,000 to Rs. 5 lacs in multiples of Rs. 50,000, as per your Choice.

Key Covers

- Inpatient treatment expenses are covered.
- Maternity Benefit available up to 5% of Sum Insured - after 9 months of waiting period.
- Expenses on hospitalisation in Bhutan and Nepal are also covered but cashless services is not available under the policy.
- Premium is calculated based on the age of proposer even for floater policies.
- Pre & Post hospitalisation 30 & 60 days respectively.
- Ambulance charges max up to Rs. 1000 per policy period.
- Free health check-up is available after 3 claim free years.
- Out of Pocket Expense - If child is below 12 years is admitted ,daily allowances of Rs. 100 per day subject to max of Rs. 1000 is paid during a policy.
- In case of death of any of the insured persons following hospitalisation with valid claim under the Policy, Funeral expenses of Rs.1000/- will be paid over and above the Sum Insured.
- No sub limits for room rent / doctor's fees etc.
- Enhancement of Sum Insured are available only at the time of renewal subject to no claim & submission of new proposal form.
- "In-house TPA – Health Serve" for cashless health services.
- Grace period of 30 days for renewal is available.
- Personal Accident Facility is available as a ADD ON cover under a policy.

In case of Death of account holder	100% of the SI	In case of Death of spouse	50% of SI
In case of death of Children above 12 years of age	20% of the SI	In case of Death of Children below 12 years of age	10% of SI

- Tax benefits under Section 80D of income tax act 1961 (As Applicable).
- Portability.
- Cost of Organ harvesting will be reimbursable

Major Exclusions:

- Any treatment within first 30 days of cover except for any accidental injury.
- Pre-existing diseases will not be covered up to 48 months.
- Cataract, piles, fistula, sinusitis, and related disorder up to 1 year.
- Any treatment within first 30 days of cover except any accidental injury.
- Any expense on treatment related to HIV, AIDS Human T-Cell Lymphotropic Viruses types III (III-LB-III) or Lymphadenopathy Associated viruses (LAV) or the Mutant derivatives or Variations Deficiency Syndrome and all related medical condition.
- Dental treatment or surgery of any kind unless requiring hospitalization.
- Cost of spectacles and contact lens or hearing aids.
- Any expense on treatment of Insured Person as outpatient in a Hospital.
- Injury or Diseases directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, war like operation.
- Any expense under Domiciliary Hospitalization
- War, Rebellion, Revolution, Terrorism acts, Nuclear weapon induced treatment or taking active part in Riot, Strike, malicious acts.
- Pre and post-natal expenses excluded unless incurred as inpatient in a hospital
- Voluntary medical termination of pregnancy during first 12 weeks from the date of conception

Premium

- Plan A - Health Section Coverage for Self, Spouse, 2 dependent children

Sum Insured	0-25	26-35	36-45	46-55	56-65	66-70	71-80	> 80
50,000	914	1005	1097	1188	1371	1645	1737	1911
1,00,000	1767	1944	2120	2297	2651	3181	3357	3693
1,50,000	2587	2846	3104	3363	3881	4657	4915	5407
2,00,000	3328	3661	3994	4326	4992	5990	6323	6955
2,50,000	3985	4384	4782	5181	5978	7173	7572	8329
3,00,000	4643	5107	5572	6036	6965	8357	8822	9704
3,50,000	5217	5739	6260	6782	7826	9391	9912	10903
4,00,000	5792	6371	6950	7530	8688	10426	11005	12106
4,50,000	6369	7006	7643	8280	9554	11464	12101	13311
5,00,000	6943	7637	8332	9026	10415	12497	13192	14511

- Plan B - Health Section Coverage for Self, Spouse, 2 dependent children, 2 dependent parents

Sum Insured	0-25	26-35	36-45	46-55	56-65	66-70	71-80	> 80
50,000	1543	1697	1852	2006	2315	2777	2932	3225
1,00,000	2986	3285	3583	3882	4479	5375	5673	6240
1,50,000	4373	4810	5248	5685	6560	7871	8309	9140
2,00,000	5622	6184	6746	7309	8433	10120	10682	11750
2,50,000	6733	7406	8080	8753	10100	12119	12793	14072
3,00,000	7844	8628	9413	10197	11766	14119	14904	16394
3,50,000	8816	9698	10579	11461	13224	15869	16750	18425
4,00,000	9786	10765	11743	12722	14679	17615	18593	20452
4,50,000	10761	11837	12913	13989	16142	19370	20446	22491
5,00,000	11731	12904	14077	15250	17597	21116	22289	24518