

reLIANCE

GENERAL
INSURANCE

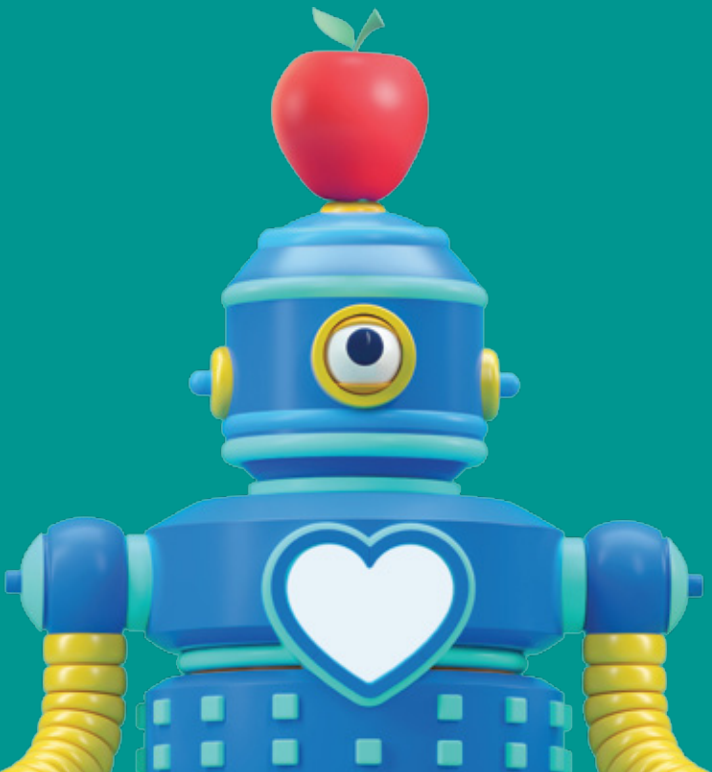
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Reliance
Health Gain
Policy

One Tap to
Easy Medical
Insurance

Tech+ ❤️ = *Live Smart*





Health is gold, and it is ought to remain that way. However, with hectic lifestyles, air pollution, unprecedented flu infections or a few wrong dance moves can land you into a medical emergency anytime. Your prayer for a faster recovery and your need for a speedy cashless claim settlement, we understand both these feelings. That is why, we at Reliance General Insurance bring to you an insurance protection that offers you the convenience of technology for faster assistance along with a whole lot of Heart that knows the care your health needs.

Reliance Health Gain Policy is the new way to
Live Smart with Tech + ❤️

5 Incredible Reasons To Choose Us



Easy Medical Insurance (EMI)

The first thing you notice when you buy an insurance cover is its premium and most people skew to a lower sum-insured or a cheaper annual premium. We just made your decision easy; the Reliance Health Gain Policy comes in easy monthly and quarterly premium installments. So, choose the sum-insured that is adequate and an EMI that's suitable.



Restore. Refill. Recharge.

If a medical claim exhausts your policy sum-insured, we automatically restore it 100% back for your use. 20% of the sum-insured can be used for the related illness for which the claim has been made previously during the policy year and 100% of the sum-insured can be used for a new or unrelated illness.



No Claim. Yes Bonus.

If you do not make a claim during a policy year, we give you a cumulative bonus of 33.33% on your base sum-insured at no extra cost. At the end of 4 consecutive claim free years, you can also avail the Call-Option to double your sum-insured using your cumulative bonus. Total Cumulative Bonus can never exceed 100% of sum-insured.



Fast Policy. Faster Claim. Our Guarantee.

Once your documents are in, we guarantee you a fast policy issuance, but if we're delayed by 10 working days in issuing the policy, we will pay you a one-time additional sum-insured of up to ₹20,000, during claims, settling hospital bills is the most crucial part of hospitalisation, and if claim request and documentations are in place, yet we're unable to respond to a Cashless claim in 6 business hours or reimbursement claim in 21 days, we're liable to pay 1% of the claim amount max up to 6%.



Free Insurance Renewal Because We Care

If a loved one covered under the policy gets detected with any of these critical illnesses for the first time:

- Cancer of specified severity
- Open chest Coronary Artery Bypass Graft
- Stroke resulting in permanent symptoms
- Multiple Sclerosis with persisting symptoms

Then their insurance cover will be renewed free of cost, once.

*Subject to terms and conditions, you will be provided either doctor anytime/free helpline or an access to portal for health related information and services, through a service provider or by us.

And 5 More To Make Up Your Mind



Wellness Is Essential And Complimentary*

When you are our policyholder, you get complimentary wellness services through our Health portal and RHealth assist app, where you can seek medical advice and doctor consultation telephonic or online.



We're Closer And Cashless.

We give you the freedom to choose your hospital for best treatment and recovery anywhere in India, closer to your home or farther away across our 7300+ wide network of hospitals that offer cashless claim facility.



We Walk Along Lifelong.

Whether you choose us now or later our policy has lifelong renewability, without an exit age. Which means we are with you, always when you need us.



Cover For Senior Citizen & Extended Family

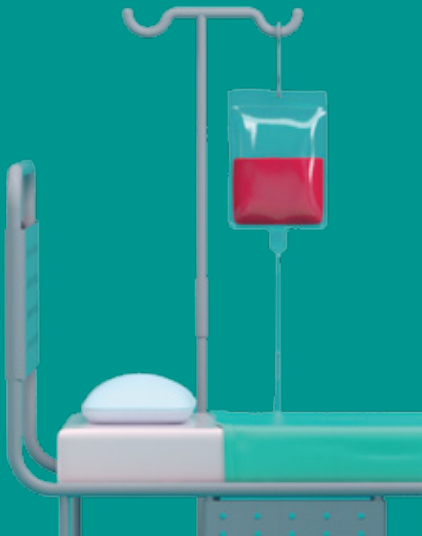
We offer coverage for senior citizens above 65 years of age (upto 3 lakhs sum-insured only) and in addition we also offer coverage for your entire family, including your spouse, daughter / son, mother / father, siblings, grandmother / grandfather, granddaughter / grandson and daughter-in-law / son-in-law, because we know you love them and want to protect them with the best.



Tax Savings Come Back To Your Pocket.

This policy also gives you a tax benefit. The premium is eligible for deduction under Section 80D of the Income Tax Act, 1961. Do consult your tax advisor for more information on this benefit.

Note: Tax Laws are Subject to Change.



Discounts, Discounts & More Discounts



Car Customer Discount

If you are a Reliance Car Insurance customer, you get a special discount. 5% discount on premium for Reliance Private Car Package policy customers.



Girl Child & Single Women Discount

Get special privileges when you insure your little girl or if you're a single woman. 5% discount on the premium for insuring girl child or being a single women.



Family Discount

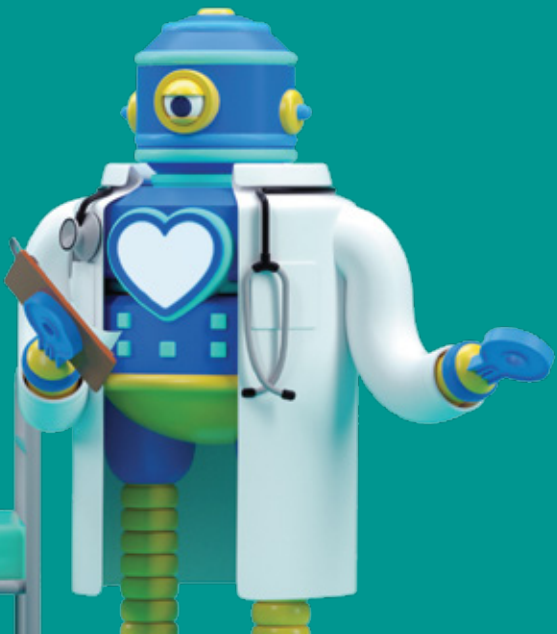
Enjoy a special discount depending on the family size, when you insure more than one family member individually in the same policy rather than a family floater plan. 5% / 10% on the policy premium is offered.



Policy Tenure Discount

7.5% discount* for 2 years policy.

Note: Total of all discounts shall not exceed 15% in aggregate



Check Your Eligibility Criteria

BENEFITS	PLAN A	PLAN B
Entry Age - Maximum	65 years No entry age bar for a sum-insured of ₹3 lakhs	65 years
Entry Age - Minimum	Dependent children** can be covered from 91 days to 25 years of age under Floater plan. Children above 5 years can be covered as an Individual with at least one member aged 18 years or above as proposer.	
Exit Age	No Exit Age. This policy offers lifelong renewability.	
Individual Policy	Can cover maximum 6 members individually under the same policy	
Floater Policy	Can cover maximum 6 members under the same floater = 4 (children) + 2 (adults)	
Pre-Policy Issuance Medical Check-up	>= 46 years	>= 18 years

Conditions Do Apply

Room Eligibility	Single private Room* 20% of the claim amount
Co-Payment	In Floater Policy, For all insured if the age of the eldest member at entry is 61 years or above. In Individual Policy, For those insured whose age at entry is 61 years or above.
Policy Tenure	1 year & 2 years

Waiting Period

First 30 Days Waiting Period	30 days from the start of the policy date towards treatment of any illness except claims related to an accident
Pre-Existing Disease Waiting Period	3 years waiting period for expenses related to the treatment of PED. A continuous coverage of 36-months is essential after the date of inception of the first policy.
Specific Waiting Period*	2 years of waiting period applies on specific diseases. A continuous coverage of 24-months is essential after the date of inception of the first policy.

Policy Covers Everything But This[^]

At Reliance General Insurance, we believe in transparency. To ensure that you do not face any unpleasant surprises while making a claim, do take a look at some of the major exclusions of the policy:

- Investigation & Evaluation/ Wellness and Rejuvenation
- Dietary Supplements & Substances
- Cosmetic or Plastic Surgery unless due to Accident/Burns or Cancer
- Hazardous or Adventure sports
- Breach of law
- Substance Abuse and Alcohol
- Refractive Error less than 7.5 dioptre
- Sterility and Infertility
- Maternity Expenses
- Dental Treatment
- External Congenital Anomaly
- Non-Allopathy / Treatment except AYUSH
- Self-injury or suicide
- Nuclear Attack/War

Note: Policy Proposer should be at least 18 years on date of proposal.
#Your policy covers you for a 'Single Private Room'. If you get admitted into a higher category of accommodation than the entitled category, you shall have to bear the ratable proportion of the covered medical expenses.

*For detailed list of diseases, do read the prospectus / policy wordings available on our website www.reliancegeneral.co.in

**Naturally or legally adopted and financially dependent on the Proposer

[^]This list is indicative. For detailed understanding of general and permanent exclusions do read the prospectus / policy wordings available on our website www.reliancegeneral.co.in

We Have a Plan A and a Plan B Too.



BENEFITS	PLAN A	PLAN B
Sum-Insured Option Available	₹3 lakhs, ₹6 lakhs, ₹9 lakhs	₹12 lakhs, ₹15 lakhs, ₹18 lakhs
Domestic Road Ambulance	Upto ₹1,500	Upto ₹3,000
Policy Service Guarantee	Sum-Insured of ₹10,000 for delay in policy issuance	Sum-Insured of ₹20,000 for delay in policy issuance
Accidental Death Cover	NA	₹1 Lakh Personal Accident - Death cover for
for No Claim Renewal	NA	Policyholder - insured
Free Insurance Renewal	NA	One time renewal premium waiver if the Policyholder- Insured suffers from named critical illness
Pre & Post Hospitalisation Expenses	Up to 60 days	
Re-instatement of Base Sum-Insured	One Re-instatement upto 100% of base sum-insured, subject to sublimit of 20% for related illness/injury	
Hospitalisation Expenses		
a) In-Patient Treatment	Covered up to the sum-insured	
b) Day Care Treatments		
Donor Expenses	Covered up to 50% of base sum-insured, subject to a maximum of ₹5 lakhs	
Domiciliary Hospitalisation	Covered up to 10% of base sum-insured, subject to a maximum of ₹50,000	
Wellness	Yes	
Cumulative Bonus	33.33% increase in base sum-insured for every claim-free year; Maximum up to 100%. 33.33% decrease in base sum-insured for every claim year; Maximum up to cumulative bonus earned	
Call Option [#]	The maximum sum-insured (Base + Cumulative Bonus) shall be minimum of four times of the base sum-insured (under first policy period) or ₹50 lakhs. Can be exercised up to the age of 60 years. Exercising of call option will attract extra premium.	
Claims Service Guarantee	In case of Cashless claims - 1% of the claim amount up to a maximum of 6% is paid if there is a delay beyond 6 business hours after receipt of all information / documents In case of Reimbursement claims - 1% of the claim amount up to a maximum of 6% is paid if there is a delay beyond 21 days after receipt of all information / documents.	
AYUSH Treatment	Covered up to 100% Sum Insured	
Modern Treatments	Covered up to 50% Sum Insured	

[#]Once at the end of every 4 consecutive claim free Policy years

Easy Steps To Claim



Inform our health claims team, RCARE, of hospital admission using the helpline number 1800 3009 given on your health card






Submit the required documents to RCARE



Network Hospital - RCARE will arrange for Cashless facility

Non-Network Hospital - For Reimbursement claims please follow the process as mentioned in our policy wordings

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

 Website	reliancegeneral.co.in
 Call	1800 3009 (Toll Free) 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. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

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 change.

IRDAI Registration No. 103. Reliance General Insurance Company Limited

Registered & Corporate Office: Reliance Centre, South Wing, 4th Floor, Off. Western Express Highway, Santacruz (East), Mumbai - 400 055. Corporate Identity Number: U66603MH2000PLC128300. Reliance Health Gain Policy UIN: RELHLIP21514V022021. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.

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Certified Company**