

# BE YOUR OWN SUPER HERO



## DON'T LET SURGERIES CUT YOUR SAVINGS

Be financially prepared with

# Operation Mediclāim

[www.religarehealthinsurance.com](http://www.religarehealthinsurance.com) | call us at 1800-200-4488



**RELIGARE**  
Values that bind

Health  
Insurance

*Ab Health Hamesha*

# OPERATIONS COVER SURGICALLY YOURS.

Did the doctor suggest surgery as the only way out? Don't worry! We are there to bear the costs. Religare's Super Medclaim now comes with an Operations Cover that takes care of your surgical needs.

## KEY HIGHLIGHTS:



Covers defined  
Surgical Procedures



Pre-Hospitalization and  
Post-Hospitalization  
Medical Expenses



Lifelong Renewability



Option of Equated  
Monthly/Quarterly  
installments



Indemnity based  
plan



No Claims Bonus  
(NCB)



Quick Recovery  
Counselling



Room Rent  
Modification\*



International Second  
Opinion\*



Air Ambulance Cover\*

\*Optional Cover is available at payment of Additional premium

## PLAN DETAILS

SUM INSURED	OPERATIONS MEDICLAIM
Sum Insured	10 Lakh   25 Lakh   50 Lakh   1 Crore   2 Crore
Entry Age	5 years to 50 Years on Individual Basis
Cover Type	Individual : Maximum up to 6 Persons
Pre-policy Issuance Medical Check-up	No Medicals <sup>##</sup>
Tenure	1/2/3 Years
Premium Payment Mode <sup>***</sup>	Single/Monthly/Quarterly
In-Patient	Up to Sum Insured
Day Care Treatment	Listed as per the Plan, Up to Sum Insured
Pre Hospitalization & Post-Hospitalization	30 days/60 days
Ambulance Cover	Up to Rs. 3000 per hospitalization
Organ Donor Cover	Up to SI or 15 L whichever is lower
Second Opinion	Once per Covered Condition per Policy Year
Annual Health Check-up	Annually from 2nd Policy Year on continuous coverage
No Claim Bonus*	50%/25%/25%-Corresponding increase in SI for 1st, 2nd and 3rd continuous claim-free Policy Years respectively, Max up to 100% of SI
<b>Health Services</b>	
a) Quick Recovery Counselling	Up to Rs. 1000/- per session; Maximum 8 per policy year (max. twice a month)
b) Doctor On Call	Available (Telephonic/Online Mode)
c) Health Portal	Value added services through company's website
Global Coverage	Up to SI; only for SI >=1Cr (Limited to In-Patient Care and Day Care treatment) with a Co-payment of 10% per Claim
International Second Opinion <sup>#</sup>	Once per Covered Condition per policy year
Air Ambulance <sup>#</sup>	Up to Rs. 5 Lakhs
Room Rent Eligibility	Single Private Room / No limit <sup>^</sup>
ICU Charges	No Limit
Initial Waiting Period	90 days
Specific ailment Waiting Period	24 Months
PED Waiting Period	4 Years

\*50%/25%/25%-Corresponding decrease in SI per Policy Year in case a claim has been paid; Such decrease is only in SI accrued as NCB.

<sup>\*\*\*</sup> Terms and Conditions Applicable <sup>#</sup>Optional Benefit. <sup>^</sup>with optional benefit Room Rent Modification. <sup>##</sup>at the discretion of the Underwriter. Note: Other SI / Age band options also available.

## ABOUT US

### RELIGARE HEALTH INSURANCE COMPANY LIMITED

Religare Health Insurance (RHI), the health insurance arm of Religare Enterprises Limited (REL), is a specialized Health Insurer offering health insurance services to employees of corporates, individual customers and for financial inclusion as well. With RHI's 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.

Religare Health Insurance currently offers products in the retail segment for Health Insurance, Critical Illness, Personal Accident, Top-up Coverage, International Travel Insurance and Maternity along with Group Health Insurance and Group Personal Accident Insurance for corporates.

The organization has been adjudged the 'Best Health Insurance Company' at the ABP News-BFSI Awards & 'Best Claims Service Leader of the Year – Insurance India Summit & Awards. Religare Health Insurance has also received the 'Editor's Choice Award for Best Product Innovation' at Finnoviti and was conferred the 'Best Medical Insurance Product Award' at The FICCI Healthcare Awards.

*Best Health Insurance Company - ABP News – BFSI Awards 2015, Best Claims Service Leader of the Year - Insurance India Summit & Awards 2018, Best Product Innovation - Editor's Choice Award Finnoviti 2013, Best Medical Insurance Product - FICCI Healthcare Awards 2015.*

To know more, visit our website

[www.religarehealthinsurance.com](http://www.religarehealthinsurance.com)

✓ Quick quote & buy    ✓ Online renewals    ✓ Customer support    ✓ Claim centre

1800-200-4488 | 1860-500-4488    [customerfirst@religarehealthinsurance.com](mailto:customerfirst@religarehealthinsurance.com)



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E-mail: [customerfirst@religarehealthinsurance.com](mailto:customerfirst@religarehealthinsurance.com)

Call us: 1800-200-4488 | 1860-500-4488

Disclaimer: This is only summary of selective features of product Super Mēdiclaim (Operation Mediclaim)

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.

CIN:U66000DL2007PLC161503    UAN:18102647

UIN:RHIHLIP18033V011819

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IRDA Registration Number - 148

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