

Presents



# लघु india care

Personal Accident plan combined with overseas family medical insurance in India for NRI's in UAE & their dependants residing anywhere



Claims Administrator



A Specialist Health Insurer in India

## MY INDIA CARE- Introduction

### A truly worry free Today & Tomorrow for all NRI's in UAE.

Whether it's a dream, an ambition, a goal or the prize of achieving our dream; we have all envisioned our future. We have it all thoughtfully planned out.

While taking care of the other aspects of our life, we tend to overlook the importance of our health and the unforeseen circumstances that may arise in the future, easily forgetting that more often than not, our state of health will determine our ability to achieve our desired goals.

While you are in UAE, the local medical insurance protects you. But what happens when you return back to India for good. Have you planned for the ever increasing medical cost? So, the question remains: When will our health move up our priority list?

#### **The answer is NOW.**

To assist you in taking care of your future hospitalization expenses Watania is proud to present to you our plan – MY INDIA CARE, a unique combination of Personal Accident, Overseas Medical Insurance coverage in India.

**With MY INDIA CARE, you get comprehensive protection covering you at home, at work and while travelling overseas, 24 hours a day, 365 days a year under the Personal Accident section.**

With MY INDIA CARE, under the Overseas Medical Insurance section, your hospitalization expenses for you and your family members in India are well taken care of. This plan allows you to port and continue your cover on returning to India with lifelong renewability.

You can now relax knowing that if you become unwell, MY INDIA CARE will take care of all the hassles related to your treatment in India. So, you can be totally worry-free. With access to the most advanced healthcare facilities to put you back on the road to recovery, without worrying about medical bills and other related expenses. In other words, we will take the worry out of your recuperation. A good health insurance, after all, is like family. You know it's going to be there, no matter what.

Your life is valuable – not only to you, but to everyone around you. Don't let worries about unpredictable events prevent you from enjoying your relationships

Your family is everything to you. From minor everyday mishaps to unexpected injuries even when you are overseas, we understand that accidents – big and small – can be unpleasant for you and your family. Being prepared makes all the difference.

With Watania as your Insurer in UAE, in partnership with Gargash Insurance Services, UAE and Religare Health Insurance co. India, offers you a truly worry free Today & Tomorrow.

## MY INDIA CARE- Highlights of the plan

**Eligibility: Primary Member to be Non Resident Indians, with a valid residency in UAE**

### Personal Accident – Accidental Death

- ▶ Worldwide Accidental Death Coverage for the Primary member.
- ▶ Choice of Multiple Sum Assured – AED 30,000/-, AED 60,000/-; AED 90,000/- & AED 150,000/-
- ▶ Renewal on expiry of tenure

### Overseas Medical Expenses in India

- ▶ Coverage within Republic of India
- ▶ Choice of multiple sum assured – INR 5 lacs, 10 lacs, 15 lacs, 25 lacs in combination with personal accident sum assured
- ▶ Family floater cover for Self, Spouse and Children
- ▶ In-patient hospitalization and Day care treatment.
- ▶ Emergency cover for INR 50,000 per claim for the primary member in India while working in UAE
- ▶ Optional add on cover for primary member to avail full sum insured without the sub limit of INR 50,000
- ▶ Continuity of coverage and lifelong renewability on returning to India
- ▶ Full coverage upto sum assured to primary member as well on successful continuity
- ▶ Coverage for Single Private Room with no limits on ICU charges
- ▶ Pre & post hospitalization medical expenses coverage
- ▶ Ambulance cover
- ▶ Home drop off following surgical admission
- ▶ Convalescence cover
- ▶ Organ donor cover upto INR100,000/-
- ▶ Domiciliary hospitalization cover
- ▶ Automatic reinstatement of full Sum insured once a policy year at no extra cost.
- ▶ No claim bonus –50% increase in Sum insured for every claim free year– maximum upto 100% increase in Sum Insured.
- ▶ Health check-up benefit once a year for all Insured members above 18 years
- ▶ Second opinion for Major Illness
- ▶ Emergency coverage in UAE for dependents residing in India and travelling to UAE
- ▶ Cashless settlement of claims in India
- ▶ Wait period of only 24 months for Pre-existing and named ailments as per policy terms

### Section3 : Cancer care

- ▶ Choice of Multiple Sum Assured - AED 30,000, AED 60,000 , AED 90,000 and AED 150,000
- ▶ Covers primary member as an optional add on cover
- ▶ Payment of full Sum Assured on diagnosis of Cancer, as per policy Terms & Conditions
- ▶ Waiting period of first 180 days only for first time purchase
- ▶ No waiting period on continuous Renewal

## MY INDIA CARE- Plan details

### SCHEDULE OF BENEFITS

	PRIMARY MEMBER	SPOUSE	CHILDREN
<b>Eligibility</b>	Non Resident Indian, with a Valid Residency in UAE.	Indian national, resident anywhere	Indian national, resident anywhere
<b>Policy Tenure</b>	As per policy schedule (options 1 year, 2 years, 3 years)		
<b>Renewal</b>	Renewable, subject to policy terms		

#### Section I Personal Accident - Accidental Death

<b>Cover Type</b>	Mandatory cover	Not covered	Not covered
<b>Geographical Coverage</b>	Worldwide	Not applicable	Not applicable
<b>Sum Insured</b>	As per policy schedule (Options AED 30,000 , AED 60,000, AED 90,000, AED 150,000)	Not applicable	Not applicable
<b>Entry Age</b>	18 years & Above	Not applicable	Not applicable
<b>Exit Age</b>	Last coverage: Age 64, as on last birthday	Not applicable	Not applicable
<b>Event payable</b>	Accidental Death Only as per policy Terms & Conditions	Not applicable	Not applicable
<b>Cover Expiry</b>	On expiry of age criterion and/or UAE residency status and/or after first claim become admissible	Not applicable	Not applicable

#### Section II Overseas Medical Expenses in India

<b>Sum Insured (on floater basis for family)</b>	As per policy schedule (Options INR 5 lakhs, INR 10 lakhs, INR 15 lakhs, INR 25 lakhs )		
<b>Geographical Coverage</b>	Within Republic of India		
<b>Cover Type</b>	Inpatient Hospitalization and Day Care treatments only		
<b>Entry Age</b>	Min: 18 Years & Above Max: 55 years	Min: 18 Years & Above Max: 55 years	Min : 91 days Addition of new members only at renewals Max : 24 yrs
<b>Hospitalization &amp; Day Care Cover</b>	Emergency cover only, whilst in India and limited upto INR 50,000/- per claim. Once the Primary member moves back to India then the Primary member will be entitled for the full Sum Insured coverage subject to Continuity Benefit. Full sum insured is available as optional add on cover	Covered upto Sum insured as per policy schedule.	Covered upto Sum insured as per policy schedule.



## MY INDIA CARE- Plan details (Contd..)

### SCHEDULE OF BENEFITS

	PRIMARY MEMBER	SPOUSE	CHILDREN
<b>Pre-Hospitalization Cover</b>	Cover for 30 days immediately prior to the date of hospitalization		
<b>Post Hospitalization</b>	Cover for 60 days starting immediately post hospitalization date		
<b>Room Rent</b>	Single Private Air-Conditioned most economical room		
<b>ICU</b>	No limits		
<b>Ambulance Cover</b>	INR 2,000/-		
<b>Home Drop Off following Surgical Admission</b>	INR 2,000/- per surgery		
<b>Emergency Inpatient Coverage in UAE</b>	Not applicable	Up to Sum Insured, for first 30 days of single visit visa trip to UAE, on reimbursement basis . Maximum 60 days coverage during the policy period	Up to Sum Insured, for first 30 days of single visit visa trip to UAE, on reimbursement basis . Maximum 60 days coverage during the policy period
<b>Convalesce Benefit</b>	INR 20,000 after 5 minimum continuous days of hospitalization, once during the Policy Year for any one insured		
<b>Organ Donor Cover</b>	INR 100,000/-		
<b>Re-instatement of Sum Insured</b>	Up to full Sum Insured once in a policy year as per Terms & Conditions		
<b>Domiciliary Hospitalization</b>	10% of Sum Insured if hospitalization exceeds three days		
<b>Annual Health check-up</b>	Yes, once in a policy year for all insured members above age 18 yrs		
<b>Second Opinion for Major Illness</b>	Yes, once per major illness per policy year		
<b>No Claims Bonus</b>	50% increase in Sum Insured for every claims free year and maximum up to 100% of Sum Insured.		
<b>Waiting Period</b>	30 days except for injuries; 24 months only for named ailment and pre-existing diseases		
<b>Continuity Benefit</b>	Upon completion of minimum 2 continuous years of coverage under the plan, when primary member moves back to India, on submission of last policy certificate to our partner, Religare Health Insurance Company, will be offered their then present retail health indemnity plan with closest possible benefits for same sum assured with benefit of continuity and no further underwriting.		
<b>Claims payout</b>	Cashless at our Partner Religare Health Insurance Company's network in India or on reimbursement basis for claims outside the network. Re-imburement in UAE for Medical Emergency cover for dependents on visit to UAE.		

## MY INDIA CARE- Plan details (Contd..)

### SCHEDULE OF BENEFITS

	PRIMARY MEMBER	SPOUSE	CHILDREN
<b>Section III : Cancer Care</b>			
<b>Cover Type</b>	Optional add on cover	Not covered	Not covered
<b>Geographical Coverage</b>	Worldwide	Not applicable	Not applicable
<b>Sum Insured</b>	In line with the option under Personal Accident section (Options AED 30,000 , AED 60,000, AED 90,000, AED 150,000)	Not applicable	Not applicable
<b>Entry Age – Min</b>	18 years as on last birthday	Not applicable	Not applicable
<b>Entry Age - Max</b>	54 years, as on last birthday	Not applicable	Not applicable
<b>Exit Age</b>	Last coverage: Age 64, as on last birthday	Not applicable	Not applicable
<b>Cover Expiry</b>	On expiry of age criterion and/or UAE residency status and/or after first claim become admissible	Not applicable	Not applicable
<b>Event payable</b>	Event based – Cancer Diagnosis, subject to policy terms & conditions  100% of the Sum Insured is payable on the diagnosis of Cancer, as defined in the policy terms & conditions, subject to the insured surviving 30 days from the date of diagnosis.	Not applicable	Not applicable
<b>Wait Period</b>	180 days, for first time purchase. No waiting period on continuous renewal	Not applicable	Not applicable
<b>Survival Period</b>	30 days, from the date of diagnosis	Not applicable	Not applicable

For detailed information about the product, its terms and conditions, applicability and exclusions, kindly refer to policy wordings.

## MY INDIA CARE - About Us

 <p><b>NATIONAL TAKAFUL CO. (WATANIA)</b></p>	<p>Founded in 2011, Watania was an initiative of Abu Dhabi National Insurance Company, Abu Dhabi National Islamic Finance, Abu Dhabi National Energy Company and Aldar Properties. The vision was to create a leading takaful operator in the UAE which could meet the demand of the market for Sharia compliant takaful products.</p> <p>In August 2014, there was a change in the shareholding structure of Watania whereby MB Investment, UAE and Al Madina Takaful, Oman acquired a majority 60% stake in the company. Currently the major shareholders are MB Investment, UAE (51%), ADNIF (15.74%), Al Madina Takaful, Oman (9.54%) and Bin Harmal (8.37%).</p> <p>For more details <a href="http://www.watania.ae">www.watania.ae</a></p>
 <p><b>GARGASH INSURANCE SERVICES LLC</b></p>	<ul style="list-style-type: none"> <li>• A leading professional Insurance intermediary Delivering Excellence in insurance broking.</li> <li>• In business since 1958</li> <li>• Part of renowned Gargash Group of Companies</li> <li>• Chartered Insurance Broker, accredited by CII London</li> <li>• Headquartered in Dubai with Branches in Abu Dhabi and Sharjah &amp; networks regionally and globally</li> </ul> <p>For more details <a href="http://www.gargashinsurance.com">www.gargashinsurance.com</a></p>
 <p><b>RELIGARE HEALTH INSURANCE COMPANY LIMITED</b></p>	<p>Religare Health Insurance Company Limited is a specialist health insurer engaged in the distribution &amp; servicing of health insurance products. Religare Health Insurance is promoted by Religare Enterprises Limited, a leading diversified financial services group based out of India; its other shareholders are Union Bank of India &amp; Corporation Bank.</p> <p>Religare is promoted by the founders of Fortis Healthcare, which owns or manages 54 healthcare facilities in India, Dubai &amp; Mauritius; SRL Diagnostics, India's largest diagnostics company with 306 networking laboratories, 6900 collection points and presence in Dubai, Sri Lanka &amp; Nepal and the Fortis Healthworld chain of pharmacy and wellness stores.</p> <p>For more details <a href="http://www.religarehealthinsurance.com">www.religarehealthinsurance.com</a></p>