



## MY INDIA CARE 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 |



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| <b>Section II Overseas Medical Expenses in India</b> |   |  |  |
|--|---|--|--|
| <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>                                     | Minimum: 18 Years & Above   | Minimum: 18 Years & Above                        | Minimum: 91 days (Addition of new members only at renewal) |
| <b>Exit Age</b>                                      | Lifelong renewability   | Lifelong renewability                            | 24 years   |
| <b>Hospitalization &amp; Day Care Cover</b>          | Emergency cover only, whilst in India and limited up to INR 50,000/- per claim.<br><br>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.<br><br>Full sum insured is available as optional add on cover. | Covered up to Sum insured as per policy schedule | Covered up to Sum insured as per policy schedule           |
| <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  |  |  |



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|   | PRIMARY MEMBER  | SPOUSE   | CHILDREN   |
|---|---|--|--|
| <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 years   |  |  |



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| <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;<br>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 re-imburement basis for claims outside the network.<br><br>Re-imburement in UAE for Medical Emergency cover for dependents on visit to UAE.   |        |          |

| <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 |



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|                        | PRIMARY MEMBER   | SPOUSE         | CHILDREN       |
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| <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<br><br>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.

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