

National Young India Mediclaim Plus Policy (NYIMPP)

Sum Insured	₹ 5L, 10L, 15L, 25L (Basic SI)		
Policy Period	1 year/ 2 years/ 3 years		
Product Type	Individual and Floater		
Coverage			
Hospitalisation	Room Rent – Single AC room charges (i.e., lowest single AC room category available in Hospital) ICU Charges – Actual ICU charges Proportionate Deduction shall apply if opted for Room of higher category; Sub limit will not apply in case of Hospitalisation in a Preferred Provider Network (PPN) as per eligible package Cataract - Up to ₹ 40,000 per eye per year, Waiting Period 2 years Coverage for Modern Treatment (12 nos) – Subject to treatment wise limits and coverage Expenses due to hazardous or adventure sports (non-professionals) – Up to 25% of SI		
System of Medicine	Allopathy and AYUSH Covered up to SI		
In Built Features	Pre hospitalisation - 45 days immediately before hospitalisation Post hospitalisation - 60 days immediately after discharge		
	Day Care Procedures covered upto SI		
	Ambulance Charges – Up to max of ₹ 2,000 per year		
	Air Ambulance Charges – Up to max of ₹ 50,000 per year		
	Hospitalisation coverage for HIV/AIDS and Genetic Disorders		
	Hospitalisation coverage for Mental Illness		
	Maternity Cover (1 delivery/ termination, Waiting Period 2 years) – up to INR 30,000 (SI 5L), INR 40,000 (SI 10L), INR 50,000 (SI 15L/25L) Surrogacy Cover – Surrogate Mother covered up to Maternity Cover limits for maternity expenses only, Non-delivery related surrogacy expenses also covered within Maternity limits, provided no living child, Waiting period of 2 years		
	Infertility Cover - Up to INR 50,000 for SI 5/10/15L & Up to INR 75000 for SI 25L, Waiting period of 2 years, To be covered only once in a lifetime		
	Treatment of Morbid Obesity and Refractive Error of at least 7.5D, subject to Waiting Periods		
	Reinstatement of SI – Base SI will be restored to its original amount upon exhaustion. Not available for defined 11 CIs		
	Personal Accident Cover - Up to Basic SI, for death, permanent disability and permanent partial disability In case of Floater, PA cover to be available to Proposer only.		
Others			
Pre Existing Disease	Only PEDs declared in the Proposal Form and accepted for coverage by the Company shall be covered after 3 year Waiting Period		
Enhancement of SI	On Renewal		
Domestic Travel Cover	In-built annual cover, any number of domestic trips covered, single trip should be within 15 days Any one or multiple modes of common carrier such as Taxi, Bus, Train, Ship or Air travel, with record of travel		
	Repatriation of Mortal Remains	Indemnity	Upto INR 2000
	Trip Delay (applicable only for air travel) (beyond 12 hrs)	Benefit	INR 1000 per trip
	Trip cancellation & Interruption	Indemnity	Upto INR 1000 per trip
	Carrier Cancellation (applicable only for air travel)	Benefit	INR 1000 per trip
	Loss Of Checked-in Baggage (applicable only for air travel)	Benefit	INR 1000 per trip
	Compassionate Allowance	Benefit	INR 1000 per trip
Optional Covers			
Waiting period waiver of PED Diabetes and/or Hypertension	Option to waive waiting period of pre-existing Diabetes and/or Hypertension and covered since inception		
Good Health Incentives			
Cumulative Bonus	CB to increase by 10% of Basic SI in respect of each claim free Policy Year CB to decrease by 10% of Basic SI for each year with claim reported Maximum accumulation, 40% of the Basic SI of the renewed Policy		
Add-on (cover available on payment of additional premium)			
Non-Medical Expenses	Up to 10% of Basic Sum Insured (excluding Cumulative Bonus, if any) of base Policy and shall be part of the base Policy Basic Sum Insured (excluding Cumulative Bonus, if any).		

Note: SI here means Basic SI and Cumulative Bonus (CB), unless otherwise specified.