

National Super Top Up Mediclaim Policy

Plan	Individual		Floater	
Threshold – Sum Insured (in ₹)		Threshold	Sum Insured	
		2 Lakhs	3,5,7 Lakhs	
		3 Lakhs	3,5,7,10 Lakhs	
		5 Lakhs	5,7,10,15 Lakhs	
		8 Lakhs	8,10,15,20 Lakhs	
		10 Lakhs	10,15,20,30 Lakhs	
		20 Lakhs	20,30,50,80 Lakhs	
Coverage*				
In patient Treatment	Up to Sum Insured, No sub limits			
System of Medicine	Allopathy and AYUSH			
Pre-hospitalisation	30 days immediately before hospitalisation			
Post-hospitalisation	60 days immediately after discharge			
Day Care Procedures	140+ day care procedures			
AYUSH Treatment	Up to Sum Insured			
Organ Donor’s Medical Expenses	Medical expenses, Pre-hospitalisation & Post-hospitalisation expenses up to Sum Insured			
AIDS Treatment	Medical Expenses for treatment of AIDS (any stage)			
Maternity Expenses	Covered up to Sum Insured after waiting period of 3 years, No Sub Limit			
Modern Treatment (12 nos)	Up to 25% of SI for each Modern Treatment			
Treatment due to participation in hazardous or adventure sports (non-professionals)	Up to 25% of SI			
Morbid Obesity	Covered after waiting period of 3 years			
Refractive Error (min 7.5D)	Covered after waiting period of 2 years			
Additional Benefits**				
Hospital Cash (in excess of initial 3 days)	- Up to Sum Insured 10 Lakh, ₹ 1,000 per day for 5 days per individual - Above Sum Insured 10 Lakh, ₹ 2,000 per day for 5 days per individual			
Doctor's Home Visit/ Aya/ Nurse/ Attendant Charges post hospitalisation	- Up to Sum Insured Limit 10 Lakh, ₹ 1,000 per day for 10 days per individual - Above Sum Insured Limit 10 Lakh, ₹ 2,000 per day for 10 days per individual			
Ambulance Charges (by road only)	Actual charges			
Others				
Migration to Policy without Threshold	Option available			
Pre-existing Disease (PED) waiting period (Only PEDs declared in the Proposal Form and accepted for coverage by the Company shall be covered)	12 months – PED claim not payable 13-24 months - 50% of PED claim 25-36 months - 75% of PED claim After 36 months - 100% of PED claim			
Renewal Benefit				
Cumulative Bonus (CB)	- CB at 5% of Sum Insured Limit for each claim free year - In case of claim, CB to be reduced at 5% per year			
Discounts				
Early Entry Discount	5% on individual premium (in case where an insured person has entered the policy before the age 42 (completed years) and renewed the policy for a continuous period of 3 years).			
Family Discount	5 % (in individual policy only)		Not Applicable for Floater Policies	
Online/ Direct Discount	10% (for new and renewal, where no intermediary is involved)			
Long Term Discount	3% for a 2- year policy and 5% for a 3-year policy			

* Aggregate of all the benefits under 'Coverage' in a policy period are subject to the Threshold.

** Aggregate of all the benefits under 'Coverage' and 'Additional Benefits' for admissible claims in a policy period are subject to the Sum Insured opted.