

A Health Plan Without The Headaches



Receive Cash Benefits up to Rs. 20 lacs a year

- No bills required - Daily cash benefit for each day of hospitalisation
- Additional cash benefit for admission in ICU
- Additional lump sum benefit for surgery
- Lump sum convalescence benefit for long stay

Don't say "It won't happen to me!"

Every year, millions of adults in India are admitted to hospitals due to illness or injury. Even if you think it won't happen to you, there is unfortunately a very real chance that it will.

The costs involved in even the shortest hospital stay can be difficult to meet for many individuals and families. On top of the costs of the treatment itself, household bills still need to be paid and there could be extra costs to cover, such as travel expenses for family visits and additional childcare costs.

That's why IDBI Federal Life Insurance Co. Ltd. developed the IDBI Federal Healthsurance Hospitalisation and Surgical Plan. If you're aged 18 years to 55 years and currently in good health, this new insurance plan is designed to help you manage the extra financial burden that comes with hospitalisation, by providing a wide range of attractive benefits:

- **Daily hospital cash benefit paid for each day (24 hours) spent in an eligible hospital (from day 2 onwards): Rs. 500, Rs. 1,000, Rs. 1,500 or Rs. 2,000 depending on your choice of benefit level.**
- **Higher daily hospital cash benefits of Rs 3,000 and Rs. 4,000 available, subject to suitable proof of income.**
- **Additional daily benefit equal to the daily hospital cash benefit, from day 2 onwards for hospitalisation in an Intensive Care Unit, (up to an overall maximum daily benefit of Rs. 5,000).**
- **Additional lump sum surgery benefit paid if you undergo any of the wide range of surgical procedures specified in this brochure: either 50 or 100 times your chosen daily benefit, depending on the severity of the surgery.**

- **Three times your daily hospital cash benefit paid as a lump sum convalescence benefit (maximum once per year) if your hospital stay is at least 168 continuous hours (at least 7 consecutive days).**
- **Generous total benefit limits. Up to 500 times your daily hospital cash benefit each year; up to 2,000 times your daily hospital cash benefit over the lifetime of your policy.**
- **Cover lasts until you are aged 65 years, provided you continue to pay your premiums in the agreed manner and as long as your lifetime benefits limit (2,000 times your daily hospital cash benefit) has not been reached.**
- **Your choice of nominee, to whom any outstanding benefits will be paid, in the event of the death of the insured person.**
- **Low-cost monthly premiums that depend on your age at the outset (please see table). Your premium will never increase because of any changes in your age, health, or the number of claims you make. However, IDBI Federal Life Insurance Co. Ltd. does reserve the right (subject to IRDA approval) to increase premiums in the future across all its specified plans.**

Note: In this plan, "hospitalisation" means any admission in hospital upon the written advice of a medical practitioner for the purpose of necessary medical treatment of an illness or injury and resulting in an overnight stay.

It's easy to apply, and enjoy peace of mind

To apply for the protection of the IDBI Federal Healthsurance Hospitalisation and Surgical Plan, simply choose the level of cover you require from the table below and complete the application form.

Choose the plan that's right for you

Daily Benefit (Rs.)	500	1,000	1,500	2,000	3,000	4,000
Your Age now (yrs.)	Yearly Premiums in Rupees (same for men and women)					
18-24	1,020	2,040	3,060	4,080	6,120	8,160
25-29	1,116	2,232	3,348	4,464	6,696	8,928
30-34	1,188	2,376	3,564	4,752	7,128	9,504
35-39	1,368	2,736	4,104	5,472	8,208	10,944
40-44	1,488	2,976	4,464	5,952	8,928	11,904
45-49	1,572	3,144	4,716	6,288	9,432	12,576
50-54	1,752	3,504	5,256	7,008	10,512	14,016
55	1,992	3,984	5,976	7,968	11,952	15,936

Daily Benefit (Rs.)	500	1,000	1,500	2,000	3,000	4,000
Your Age now (yrs.)	Monthly Premiums in Rupees (same for men and women)					
18-24	85	170	255	340	510	680
25-29	93	186	279	372	558	744
30-34	99	198	297	396	594	792
35-39	114	228	342	456	684	912
40-44	124	248	372	496	744	992
45-49	131	262	393	524	786	1,048
50-54	146	292	438	584	876	1,168
55	166	332	498	664	996	1,328

Premiums shown exclude service tax currently at 10.3%



Surgical Procedures covered by your Plan

If you undergo any of the surgical procedures listed below, while you are covered by your IDBI Federal Healthsurance Hospitalisation and Surgical Plan, you will receive a lump sum surgery benefit to aid your recovery. This benefit will be either 100 times your daily Hospital Cash benefit for Severity Grade A surgery or 50 times your basic daily Hospital Cash benefit for Severity Grade B surgery.

Your Free Look Period

You are entitled to a free-look period of 15 days from the date of receipt of this policy. If, before the end of this period, you decide not to continue this policy then you may return the policy document to us along with a letter requesting us to cancel the policy. We will refund the premium paid by you after deducting any stamp duty charges incurred by us in respect of your policy.

Any Questions? Call us toll free

If you have any questions at all about the policy and the valuable benefits it offers to you and your family, simply call IDBI Federal Life Insurance Co. Ltd. on our nationwide toll-free number: 1-800-102 500 (for non-MTNL subscribers) or 1-800-22-1120 (for MTNL subscribers). Lines open 8am to 8pm.

Apply today

You never know when you will need hospitalisation. So the sooner you are protected by the Healthsurance Hospitalisation and Surgical Plan, the sooner you can enjoy the peace of mind of knowing that, should it happen to you, you can concentrate on making a full recovery, rather than worrying about money.

Surgical Procedure	Severity Grade
Cardiovascular System	
Open heart surgery to repair thoracic or abdominal aorta	A
Open heart coronary artery bypass surgery	A
Open heart surgery to repair or replace any heart valve	A
Pulmonary artery embolism, embolectomy using cardiopulmonary bypass	A
Heart transplantation	A
First implantation of permanent pacemaker in the heart	B
Carotid artery endarterectomy	B
Pericardectomy	B

Surgical Procedure	Severity Grade
Haemic & Lymphatic System	
Bone marrow transplantation (as a recipient)	B
Splenectomy	B
Nervous System	
Craniotomy for removal of brain tumours	A
Repair of cerebral or spinal arterio-venous malformation and cerebral aneurysm	A
All intra-cranial operations requiring craniotomy	A
Transphenoidal hypophysectomy for pituitary tumour	A
Insertion of spino-peritoneal shunt or ventriculoatrial/ ventriculoperitoneal shunt for hydrocephalus	B
Burr hole craniotomy for intracranial haemorrhage or intracranial abscess	B
Respiratory System	
Lung transplant or combined heart-lung transplant	A
Pneumonectomy or pleuro-pneumonecomy (total lung, one side)	A
Wedge resection of lung for removal of tumour	B
Laryngectomy for removal of tumour	B
Thoracoplasty	B
Thoracotomy with pulmonary decortication	B
Pharyngectomy	B
Digestive System	
Pancreatico-duodenectomy	A
Total esophagectomy	A
Abdominal perineal resection for rectal tumour removal	A
Total gastrectomy	A
Total or hemi colectomy	B
Resection and anastomosis of any part of digestive tract	B
Open surgery for treatment of peptic ulcer	B

Surgical Procedure	Severity Grade
Endocrine System	
Total thyroidectomy with block dissection	A
Total/ subtotal thyroidectomy	B
Complete excision of adrenal glands	B
Total/ Partial excision of parathyroid gland	B
Eye, Ear, Nose, Throat	
Cornea transplantation with cataract extraction and intra-ocular lens implantation	A
Orbit reconstruction including orbital shift and soft tissue (craniofacial approach)	A
Total amputation of ear with microvascular reconstruction	A
Transmastoid removal with extended mastoidectomy for auditory meatus tumour	A
Cornea transplantation	B
Retina detachment, resection/ buckling operation with one or more plombs	B
Mastoidectomy with myringoplasty	B
Liver, Gall Bladder & Pancreas	
Liver transplantation (as recipient)	A
Total pancreatectomy	A
Partial resection of liver	B
Partial pancreatectomy	B
Musculoskeletal System	
Total joint replacement of hip, knee or ankle joint	B
Laminectomy with discectomy for prolapse intervertebrae disc	B
Kidney and Urinary Tract	
Renal transplant (recipient)	A
Medically necessary nephrectomy	B

Limits and Exclusions

1. Your policy must have been in force for an initial waiting period of at least 90 days before you can make any claims for hospital stays and 180 days for surgery benefits, except in cases where the claim for hospital is on account of an accident.
2. Proof of income required for higher daily cash benefits as follows:
 - a. Rs. 3,000: Minimum income Rs. 20,000 per month (or Rs. 240,000 per year)
 - b. Rs. 4,000: Minimum income Rs. 30,000 per month (or Rs. 360,000 per year)
3. Maximum of one convalescence payment per year.
4. If you should undergo more than one surgical procedure under a single anaesthesia, only one surgery benefit will be paid, but provided at least one of the surgeries is at the higher grade (100 times daily benefit) the higher benefit will always be paid.
5. The total benefit that will be paid per policy in any one policy year may not exceed 500 times the daily benefit level you choose for your policy.
6. The total benefit that will be paid over the lifetime of your policy may not exceed 2,000 times the daily benefit level you choose for your policy.
7. Hospital stays outside of India will be covered only in an emergency, in any of the following countries: Australia, Brunei, Canada, Dubai, Hong Kong, Japan, Malaysia, New Zealand, Singapore, Switzerland, UAE, USA and countries of the European Union. Claims will not be paid in respect of any pre-existing condition which you knew about in the 48 months prior to the start of your policy. There are also exclusions for illness or injuries suffered through military action, riot or civil commotion, and dangerous pursuits and occupations. Claims are also not valid for elective, experimental and voluntary treatments, alcohol or drug-related conditions, mental conditions, pregnancy and childbirth, HIV, AIDS and sexually transmitted diseases.
8. Individuals who are employed in any of the following conditions, trades or occupations are not eligible to apply:
 - Working in confined spaces in vessels, tunnels, underground civil works, mines, rigs (Including offshore rigs) or ships.
 - Industrial work using heavy machinery, or working as a welder.
 - Working in the agricultural sector, as a forestry worker or as timber camp personnel.
 - Working with toxic chemicals or explosives or in weapons manufacture or trading or in the demolition trade.
 - Working in transport business (unless only doing clerical work).
 - Working at heights (at least 20 metres above the ground or floor level).
 - Working as a fireman, security guard or patrolman, or as a member of the police force or serving in the armed forces.

Please note that this is a pure protection plan. It has no maturity benefit, no surrender benefit and no loan facility

Duration of cover

Cover under this policy lasts for as long as you pay your premiums in the agreed manner. We allow a grace period of 15 days from the premium

due date for the payment of monthly premiums and 30 days for annual premiums. If you do not pay any premiums due within this grace period, the policy will lapse and your cover will cease.

Grace period

We allow a grace period of 15 days from the premium due date for the payment of monthly premiums and 30 days for the payment of annual premiums. Should an otherwise valid claim arise under the policy during the grace period, but before payment of the due premium, we will still admit the claim. In the event of such a claim, we will deduct any premiums due from the benefits payable. If you do not pay any premium due within the grace period, this policy will lapse and our obligations will cease.

Reinstatement of your policy

You may reinstate your policy at any time up to one year after the end of the grace period, subject to satisfying our usual medical underwriting conditions at the time and subject to a new waiting period starting on the date of reinstatement. In the event of reinstatement, your premiums will be set at the level payable, as determined by us from time to time, for your age at the commencement date, regardless of your age at reinstatement.

Claim requirements

It is easy to claim your benefits under the IDBI Federal Healthsurance Hospitalisation and Surgical Plan. We will ask you for your original policy document and appropriate proof of hospitalisation.

Whilst you cannot be accepted for the plan if you are working in one of the excluded occupations (see above) at the time of your application, your plan can continue if you move into one of the excluded occupations after cover commences. If, at the time of the claim, you are working in one of the excluded occupations (see above) we will also ask for proof that you were not working in an excluded occupation at the time of application.

Statutory Information

Prohibition of Rebate

Insurance Act, 1938 prohibits an agent or any other person from passing any portion of his commission to the customer whether as incentive or rebate of premium. Section 41 of the Act states:

- (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
- (2) Any person making default in complying with the provisions of this Section shall be punishable with a fine, which may extend to five hundred rupees.

Non Disclosure Clause

Sec. 45 of Insurance Act states:

"No policy of life insurance effected before the commencement of this

Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that the policyholder knew at

the time of making it that the statement was false or that it suppressed facts which it was material to disclose:
Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.”
IDBI Federal Healthsurance Hospitalisation and Surgical Plan is a non-linked non-participating risk protection plan and no benefits other than those indicated in this brochure are payable.

This product is underwritten by IDBI Federal Life Insurance Company Limited (formerly known as IDBI Fortis Life Insurance Company Limited) (Regn. No. 135) having its registered office at: IDBI Federal Life Insurance Company Limited, 1st Floor, Tradeview, Oasis Complex, Kamala City, P. B. Marg, Lower Parel (West), Mumbai 400 013. Tel: 022 2490 8109. Fax: 022 2494 1016. Insurance is the subject matter of the solicitation. Product UIN: 135N012V01 Ref No: 756/HHSP/ENG/PB/200410 *SMS charges up to Rs. 3/- apply. Tax benefits are available under Section 80D of the Income Tax Act, 1961. Tax benefits are subject to change as per changes in the tax laws from time to time. Please consult your tax advisor for the current tax implications. ® – Healthsurance is a registered trademark and all rights are reserved with IDBI Federal Life Insurance Co Ltd.

How to contact us

You can reach us in the following convenient ways:



Branches

You can visit or call any branch of IDBI Federal Life Insurance Co Ltd. For the list of branches, please visit www.idbifederal.com



Write

You can write to
IDBI Federal Life Insurance Company Ltd.,
1st Floor, Tradeview, Kamala City, P. B. Marg,
Lower Parel (W), Mumbai 400 013. India.



SMS

You can SMS 'HEALTH' to 5757515+. We will call you.



Website

You can visit our website www.idbifederal.com



Phone

You can call our nationwide toll-free number
1800-102-5005 (for non-MTNL subscribers)
1800-22-1120 (for MTNL subscribers)
from 8 am to 8 pm



Email

You can email us at support@idbifederal.com