

THE NEW INDIA ASSURANCE CO. LTD.

REGISTERED & HEAD OFFICE: 87, MAHATMA GANDHI ROAD, MUMBAI 400001

Pre and Post Hospitalisation Rider

Prospectus

1. What are the Benefits covered under this Rider?

Pre-Hospitalisation up to 90 days (including The Pre hospitalisation limit under base policy)

Post Hospitalisation up to 180 days (including The Post hospitalisation limit under base policy)

2. Can this Rider be purchased as a Standalone product?

No. This Rider can only be bought along the Base policy.

3. What are the Base policy applicable to this Rider?

1. New India Mediclaim Policy
2. New India Floater Mediclaim Policy
3. Young India Digi Health Policy
4. Arogya Sanjeevani Policy
5. New India Asha Kiran Policy
6. New India Premier Mediclaim Policy
7. Atmanirbhar Health Policy
8. New India Top UP Policy

4. Who can opt for this Rider?

This Rider can be opted by the insured persons covered under any of the above base policy.

5. What is the age group can buy this Rider?

Age group will be defined under the base policy.

6. Are there any restrictions for person proposing for this Rider?

Yes.

- Persons proposing for this Rider should not have been diagnosed or is diagnosed for any Critical/Chronic/Recurring Illnesses (Except Hypertension and diabetes).
- Cover under this Rider are admissible only if the expenses are incurred in a hospital as inpatient in India.

7. What is the minimum Sum insured eligible for buying this Rider?

Persons who are covered for Rs 5L and above under the base policy can opt for this Rider.

8. How is cancellation done for this Rider?

All Cancellation shall be as per the Base Policy Terms and Conditions.

9. What are the Exclusion applicable for this Rider?

All exclusions as mentioned in the Base Policy unless otherwise stated and covered in this Rider.

10. How is the Premium Charged for this Rider?

A premium equal to 5% of the base policy premium per year has been proposed as annual premium for the rider.