





Group Activ Health

Entry Age	Min Entry Age: 5 Years Max Entry Age: 25 Years		
Policy Tenure	Annual		
Policy Type	Non-floater		
Family Definition	Self only		
Room Rent	Shared room & all other charges like professional fees, OT charges, investigation charges / lab reports will be in accordance with the room rent restriction. ICU at actuals.		
Sum Insured	₹25,000 / ₹50,000 / ₹1,00,000 / ₹2,00,000 / ₹5,00,000		
Pre-Post Hospitalization	30-60 Days respectively		
Day Care Treatment	527 Listed procedures		
Domiciliary Hospitalization	Covered up to full Sum Insured		
Pre-Existing Illness Waiting Period	Covered after waiting period of 4 years		
Initial Waiting Period	30 Days		
Specific Illness Waiting Period	2 Years applicable as defined in ABHI Group Health policy		
Ambulance	Covered up to ₹2,000 in case of an emergency		
Organ Donor	Cashless & Reimbursement		
Claim Documents Submission	Within 30 days from date of discharge		
Claim Servicing	In-house		

Group Personal Accident

Entry Age	Min Entry Age: 5 Years Max Entry Age: 25 Years	
Policy Tenure	Annual	
Coverage	Self covered only	
Policy Age	Annual	
Benefit	Accidental Death + Permanent Total Disablement Medical Expenses - The maximum amount payable shall be 40% of the valid Personal Accident claim amount or 20% of the relevant sum insured whichever is less subject to maximum of ₹5,00,000	
Sum Insured	₹25,000 / ₹50,000 / ₹1,00,000 / ₹2,00,000 / ₹5,00,000	
Accidental Hospital Cash	For SI 25K/50K/1L: Accidental Hospital Cash – ₹1,000 per day For SI 2L/5L: Accidental Hospital Cash – ₹1,500 per day Deductible: 1 day, 10 days per Hospitalization claim & Limit per Policy year – 30 per Policy Year	

PLAN	GHI/GPA	PER LIFE RATE
PLAN 1	25 K / 25 K	₹569
PLAN 2	50 K / 50 K	₹894
PLAN 3	1L/1L	₹1,264
PLAN 4	2 L / 2 L	₹1,625
PLAN 5	5 L / 5 L	₹2,245

Premiums are inclusive of GST

Section 41 of Insurance Act, 1938: 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 accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees



Aditya Birla Health Insurance Co. Ltd.



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