

group care 360^o

Implantable Cardiac Defibrillator Coverage

Plan Details

Particulars	Description
Cover Type	Individual
Relationship Type	Self
Entry Age - Min	Adult: 18 years
Entry Age - Max	Adult: 60 years
Exit Age	Adult: Lifelong*
Pre-policy Medical Check-up	NO, Good health declaration basis
Tenure	1 Year
Hospitalisation expenses	
Sum Insured (SI) in Rs.	1 Lac / 2 Lac / 3 Lac
In - patient care	Up to SI (Due to Implantable Cardiac Defibrillator)
Pre-hospitalization Medical expenses	30 days
Post-hospitalization Medical expenses	60 days
Domestic Road Ambulance	Up to Rs.2000 per hospitalization
Wait Period	
Initial wait period	90 Days
Named Ailment (as defined in Group Care 360 Product)	Not Covered
Pre-existing diseases	Not Covered
Sub-limits	
On Room rent	Up to 1% of SI
ICU charges	Up to 2% of SI

Exclusions

- Hospitalization resulting other than due to Implantable Cardiac Defibrillator
- Any PED
- Cardiac arrest secondary to alcohol, substance abuse or drug misuse

Premium in INR Incl. GST @18%

Sum Insured	1 Lakh	2 Lakh	3 Lakh
18 to 60 Years	271	531	684

* Tax benefits are subject to change in tax laws.

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