



Boroon Ghosh | Jewelry Manufacturer and Store Owner

# PROTECTING you by preparing you to combat critical illnesses.

Critical Illnesses expenses have soared over the time. At such a point an insurance that can secure you against the treatment can come in aid.

## Health Insurance

Aditya Birla Health Insurance Co. Limited  
(A subsidiary of Aditya Birla Capital Ltd.)



# ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING



## What benefits does the plan offer?

- Group Active Secure- Critical illness covers critical illnesses for individuals aged between 18 to 50 years.



## What all does it cover?

- Critical illness Lum sum Pay out.
- 1 Cancer of specific severity
- 2 Myocardial Infarction (First Heart Attack – of Specific Severity)
- 3 Open Chest CABG
- 4 Open Heart Replacement or Repair of Heart Valves
- 5 Kidney Failure Requiring Regular Dialysis
- 6 Stroke Resulting in Permanent Symptoms
- 7 Major Organ / Bone Marrow Transplant
- 8 Permanent Paralysis of Limbs
- 9 Multiple Sclerosis with Persisting Symptoms
- 10 Coma of Specified Severity
- 11 Motor Neurone Disease with Permanent Symptoms.
- We will cover the Medical Expenses incurred on In-patient Hospitalization or Day Care Treatment of the Insured Person outside India, in respect of any Critical Illness as specified below, provided that:
- For the purpose of this Benefit, the treatment should be taken in a registered Hospital or clinic as per law, rules and/ or regulations applicable to the country where the treatment is taken;
- Any payment shall be made only on a reimbursement basis or Cashless Facility basis (where available);
- (iv) The rate of exchange as published by RBI as on the date of payment to the Hospital shall be used for conversion of foreign currency amounts into Indian rupees for payment of claim under this Benefit. If RBI rates are not published on the date of the Insured Person's discharge from the Hospital, the exchange rate next published by RBI shall be considered for conversion.
- 90 Days waiting period.
- 30 Days Survival waiting period.



## What's Not Covered / Exclusions

- Any Illness, sickness or disease other than those specified as Critical Illnesses under this Policy;
- Any claim with respect to any Critical Illness diagnosed or which manifested prior to the Inception Date.
- Pre-existing illness
- Any Critical Illness arising out of use, abuse or consequence or influence of any substance, intoxicant, drug, alcohol or hallucinogen;

For a full list of exclusions, please refer to the policy wordings.