



group care 360^o

Home Modification 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
Personal Accident Cover	
Sum Insured (SI) in Rs.	10,000
Permanent Total Disablement	Up to SI as per PTD table(Refer Table) of Group Care 360
Home Modification	Up to 10,000

Home Modification

We will indemnify the relevant expenses incurred during the Cover Year for the reasonable and necessary modification of the Insured Member's regular place of residence, to facilitate the Insured Member's activities of daily living, consequent to an Injury, resulting in a Claim which is payable under Permanent Total Disablement and provided that:

1. The expenses incurred shall not exceed the reasonable level of charges for similar alterations
2. The modifications are carried out in the house where Insured Member resides after Injury, within India
3. The modifications are exclusively for the benefit of the Insured Member only
4. The modifications are carried out within 3 (three) months from the Insured Member's intimation of claim under Permanent Total Disablement
5. The expenses are not related to repair of normal wear and tear or renovation or improvisation of existing set-up

Premium in INR Incl. GST @18%

Age Band	Premium
18 to 60 Years	177

* Tax benefits are subject to change in tax laws.

Permanent Total Disablement

Sr. No.	Insured Events	Amount payable = % of the Sum Insured
1	Total and irrecoverable loss of sight of both eyes, or of the actual loss by physical separation of two entire hands or two entire feet, or one entire hand and one entire foot, or of the total and irrecoverable loss of sight of one eye and loss by physical separation of one entire hand or one entire foot	100%
2	Total and irrecoverable loss of (a) use of two hands or two feet, or (b) one hand and one foot, or (c) sight of one eye and use of one hand or one foot	100%
3	Total and irrecoverable loss of sight of one eye, or of the actual loss by physical separation of one entire hand or one entire foot	50%
4	Total and irrecoverable loss of use of a hand or a foot without physical separation	50%
5	Paraplegia or Quadriplegia or Hemiplegia	100%

Care Health Insurance Limited (Formerly known as Religare Health Insurance Company Limited) Registered Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019. Correspondence Office: Unit No. 604 - 607, 6th Floor, Tower C, Unitech Cyber Park, Sector-39, Gurugram -122001 (Haryana). Website: www.careinsurance.com. E-mail: customerfirst@careinsurance.com. Call: 1800-102-4488.

Insurance is a subject matter of solicitation. CIN: U66000DL2007PLC161503 IRDAI Registration Number – 148