

group carē 360°

Surgical Cash 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	
Surgical Cash		
Covered Amount	Fixed pay-out of 25K / 50K / 1 Lac in event of listed 9	
	Major Surgeries	
Wait Period		
Initial wait period	30 Days	
Named Ailment (as defined in Group Care 360 Product)	Not Covered	
Pre-existing diseases	Not Covered	

Benefit Offered

If the Insured member undergoes any Surgery from the list of surgeries mentioned in the table below, then our maximum liability under 'Major Surgical Benefit' will be the Coverage amount opted

Sr. No.	Category	Surgeries	
1	Heart related surgeries	Any Open / Closed Surgeries related to Heart	
2	Cancer related surgeries	Malignant Cancer Surgeries except Chemo and Radio therapy	
3	Kidney related surgeries	Nephrectomy	
4	Brain and Spinal surgeries	Any Surgery related to Brain or Spinal cord	
5	Surgery related to abdominal organs	Any Surgery related to Liver, Spleen or Pancreas	
6	Open surgery of Chest and related organs	Any Surgery related to Lungs or Thorax	
7	Major Burns	Any Surgery related to second and third degree full thickness burns (excluding Cosmetic purposes)	
8	Oro-maxillofacial surgery	Major reconstructive oro-maxillofacial surgery for Trauma (excluding Cosmetic purposes)	
9	Major Organ Transplant	Transplant of Kidney, Liver or Heart	

Premium in INR Incl. GST @18%

Sum Insured	25K	50K	1 Lakh
18 to 60 Years	755	1015	1298

^{*} Tax benefits are subject to change in tax laws.

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