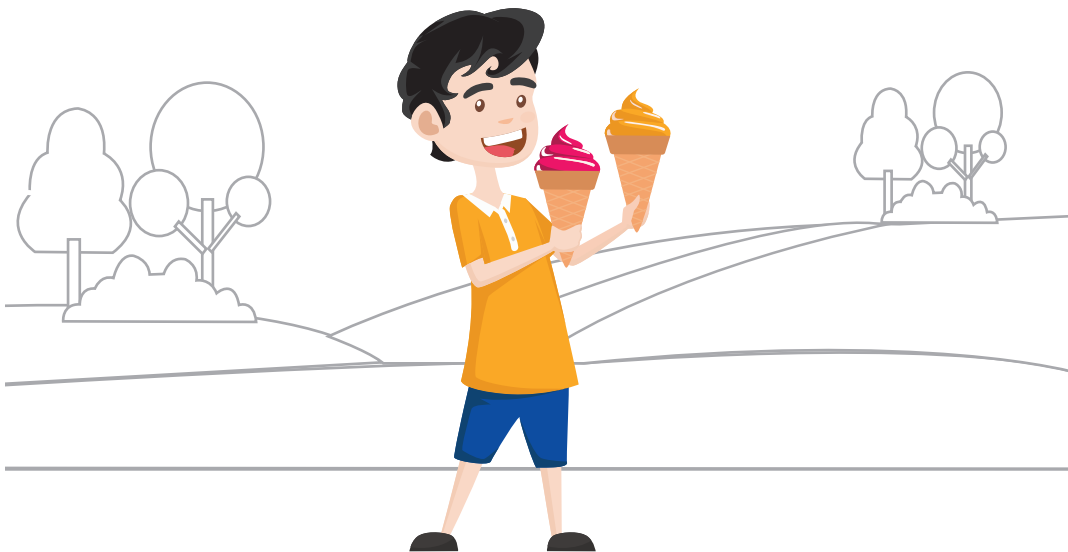


**STAY HEALTHY IN YOUR FIRST
POLICY YEAR,
AND TAKE THE SECOND YEAR
FOR GRANTED!**

EDELWEISS HEALTH INSURANCE WITH THE HEALTH 241 ADD-ON.



2 YEARS' COVER FOR 1 YEARS' PREMIUM



Health 

Health

Stay covered for two years, with a policy that's twice as nice!

There's a lot we want to say about the Edelweiss Health Insurance Policy, but we'll start with an amazing add-on called Health 241, which literally means 'two for one'. Quite simply, if you take your new policy with this add-on, and your first year is healthy and claim-free, we'll cover you absolutely free for the second year.

Read on to discover all the big and small benefits of choosing this amazing policy.

We've given enough information here to help you decide. It may look like a lot, but it's definitely worth going through!



It's cleared all the tests.

We've put in quite a bit of work to put together a health Policy that you can be happy with. But don't let us tell you that, check out the details for yourself.



Who can take this Policy: actually, is there anyone who can't?

If you're above 3 months of age (you're amazingly gifted if you're less than 3 months and still reading this), you can apply. If you go for our Platinum Policy, there's no upper age limit. And you can keep renewing the Policy for the rest of your life.



Up to 8 people under one policy. (You can cover the in-laws, too.)

Can you think of a better way to keep your better half happy? With our Individual Policy, you can cover a total of 8 people, including yourself and your spouse, parents, in-laws, kids and siblings too, with a different sum insured for each individual. If you choose the Family Floater, you can cover up to 5 people, including your spouse, three kids and yourself.



Healthcare's expensive. Get a Policy with maximum cover.

You can take a Policy which covers up to Rs 1 crore of medical expenses. That should cover most things that can go wrong, though of course we hope they never do.



Go to a hospital only if you have to. This Policy covers home treatment, too!

Unlike most policies, ours isn't partial to hospitalisation. It covers you for at-home (domiciliary) treatment and day care (treatment in hospital, but without staying overnight) for your full Sum Insured. And when you do get admitted, you can also claim for 90 days of pre, and 180 days of post-hospital care.



If alternative music is acceptable, why not alternative therapy?

Some people think Allopathy is king. Many swear by Ayurveda. Others would fight to defend Homeopathy. Our Policy doesn't take sides. You can choose the treatment, you're still covered for the full Sum Insured.



Planning to have kids? The delivery will be painless on your wallet.

Your Policy covers the Maternity expenses for two deliveries, and they don't have to be your first two. Although, if you're planning to have more than two kids, we must compliment you on your courage.



**Some of us have a 'large' issue.
Bariatric Surgery could be the solution.**

If obesity is making your life difficult and if your doctor advises, you should consider Bariatric Surgery at a good hospital. Our Policy is one of the very few that covers it.



**If you don't fall ill, a free check-up
will help you stay that way.**

In the course of any Policy year, if you don't fall ill and claim for it, you deserve a treat. We'll give you a free health check-up, so you can stay healthier for longer.



**Like to share a room when you're unwell?
You really deserve a reward.**

So you aren't the kind who needs a room all to himself? Perfect! We have this thing called the Shared Accommodation Benefit. Simply by choosing a shared room instead of staying solo, you can get money back as much as Rs 6,000.



Three great ways to stay protected.

We've got three well-thought-out plans for you to select from. Choose the metal that's made for you.

Silver: Your Sum Insured can be upto 5 Lakhs

Gold: Your Sum Insured can be upto 20 Lakhs

Platinum: Your Sum Insured can be upto 1 Crore

| | Silver | Gold | Platinum |
|---|--|--|--|
| Hospitalisation Expenses | Up to the Sum Insured | | |
| Room Rent limit per day / Entitled Room Category | Standard Single Private Room. No Capping on ICU charges. (For Sum Insured Rs. 3,00,000 & above) | Standard Single Private Room. No Capping on ICU charges. | Standard Single Private Room. No Capping on ICU charges. |
| Pre and Post Hospitalisation Medical Expenses | 30 / 60 days; Up to the Sum Insured | 60 / 90 days; Up to the Sum Insured | 90 / 180 days; Up to the Sum Insured |
| Day Care Treatment | Up to the Sum Insured | | |
| Ambulance Cover | Up to Rs. 1,500 per hospitalisation | Up to Rs. 3,000 per hospitalisation | Up to Rs. 10,000 per hospitalisation |

| | Silver | Gold | Platinum |
|-------------------------------------|--|--|---|
| Organ Donor Cover | N/A | Up to Rs. 1,00,000 | Up to Rs. 2,00,000 |
| Domiciliary Hospitalisation | Up to the Sum Insured | | |
| AYUSH | Up to the Sum Insured | | |
| No Claim Bonus | Your Sum Insured goes up by 10% for every claim-free year up to a maximum of 50% | Your Sum Insured goes up by 50% for every claim-free year up to a maximum of 100% | Your Sum Insured goes up by 50% for every claim-free year up to a maximum of 100% |
| | If you do claim, the No Claim Bonus will reduce at the same rate at which it increases in a claim-free year. | | |
| Health Check-Up | For every claim-free year, only for Policyholders who are 18 years or above. | | |
| Maternity Benefit | N/A | Up to Rs. 50,000; with a waiting period of 4 years | Up to Rs. 2,00,000; with a waiting period of 4 years |
| Hospital Cash | Rs. 500 / day from 4th day till 10th day of hospitalisation | Rs. 1,000 / day from 4th-10th day of hospitalisation | Rs. 1,500 / day from 4th-10th day of hospitalisation |
| Recovery Benefit | N/A | Rs. 1,000 / day from 11th-20th day of hospitalisation | Rs. 1,500 / day for 11th-20th day of hospitalisation |
| Shared Accommodation Benefit | Rs. 800 / day up to a maximum of Rs. 4,000 | Rs. 1,000 / day up to a maximum of Rs. 5,000 | Rs. 1,200 / day up to a maximum of Rs. 6,000 |
| Bariatric Surgery | N/A | Up to 10% of the Sum Insured; Including pre and post hospitalisation expenses | |
| Critical Illness Coverage | N/A | Your Sum Insured increases by 50% the first time you're diagnosed with a critical illness. | Your Sum Insured increases by 100% the first time you're diagnosed with a critical illness. |
| Restoration | N/A | If you use up your entire Sum Insured, you can use the Restoration feature to top it up by 100%, that is your Sum Insured doubles. However, you can't use the increased cover to pay for the same disease/ treatment that you claimed for that year. | |

| Optional Benefits | Silver | Gold | Platinum |
|----------------------------------|---|--|----------|
| Critical Illness Coverage | Your Sum Insured increases by 50% the first time you're diagnosed with a critical illness. | Critical illness coverage benefit included in base plan. | |
| Restoration | If you use up your entire Sum Insured, you can use the Restoration feature to top it up by 100%, that is your Sum Insured doubles. However, you can't use the increased cover to pay for the same disease/treatment that you claimed for that year. | Restoration benefit included in base plan. | |
| Recharge | N/A | If you use up the entire Sum Insured, you can use the Recharge feature to top it up by 100%, that is your Sum Insured doubles. And you can use this increased cover for any medical expense, including the one you spent your original Sum Insured on. | |
| Voluntary Co-payment | Voluntary co-payment of 10% or 20% (as opted) for all claims. This option is available for ages 60 years and below. | | |

| For all three plans | |
|--------------------------|---|
| In-built Services | <ul style="list-style-type: none"> • Medical Referral • Medical Monitoring • Medical Repatriation • Emergency Medical Evacuation • Compassionate Visit • Return of Mortal Remains • Second Medical Opinion |



We won't play the Claim Game!

When it's time for us to live up to the promise we've made, you can count on us 100%! We've made claiming really easy and stress-free.

It's as simple as this:

- You call us on our Toll Free no. **1800 12000** or you can write to us on **support@edelweissinsurance.com**, that you're getting medical treatment.
- We work on your claim and transfer the money to your account if you've paid cash, or to the hospital if you went cashless.



If you don't love us when it's renewal time, a bonus might make you renew.

Of course, we'll do our best to live up to your expectations. But in any case, if you have a healthy, claim-free year, we'll increase 50% of your Sum Insured for your Platinum or Gold Policy, and 10% if you've taken Silver, without increasing your premium.



Do you have to wait to fall ill? (Actually, we wish you didn't have to fall ill at all!)

If only we could cover you totally from Day 1, but sadly, there are rules we need to follow. During the first 30 days of your Policy, the only expense you can claim for is hospitalisation or treatment for an accident. Your Policy also has the names of specific diseases or procedures that aren't covered for the first 24 months. And if there's a medical condition you already have, you can't claim for it in the first 24 months (Platinum), 36 months (Gold) and 48 months (Silver).



What's been left out of your Policy? Not much!

Your Policy does not cover:

- Any treatment arising from or traceable to any fertility, sterilization, birth control procedures, contraceptive supplies or services including complications arising due to supplying services or Assisted Reproductive Technology.
- Treatment of any external Congenital Anomaly, or Illness or defects or anomalies or treatment relating to external birth defects.
- Treatment related to any unrecognized system of medicine.
- Acts of self-destruction or self-inflicted Injury, attempted suicide or suicide while sane or insane, or an illness or injury caused to consumption, use, misuse or abuse of intoxicating drugs, alcohol or hallucinogens.



The lawyers asked us to put this:

This leaflet lists only the key inclusions, exclusions and conditions of the Policy. For complete details on risk factors, terms and conditions, coverages and exclusions, please read the sales brochure carefully before concluding a sale. Please visit www.edelweissinsurance.com to download the sales brochure.



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Kalina, Mumbai - 400 098.

IRDAI Regn No: 159, CIN: U66000MH2016PLC273758
Edelweiss Health Insurance | UIN: EDLHLIP18015V011819
Health 241 Add-on | UIN: EDLHLIP19054V011819

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