

reLIANCE

GENERAL  
INSURANCE

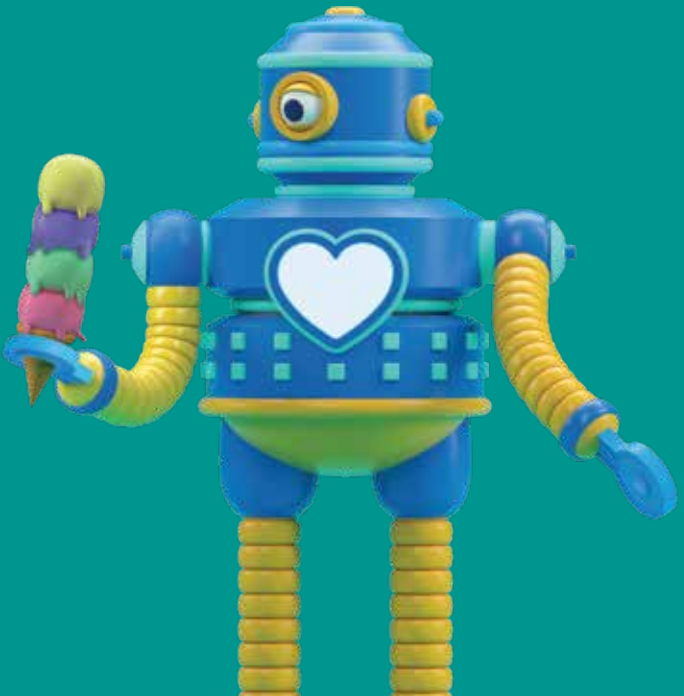
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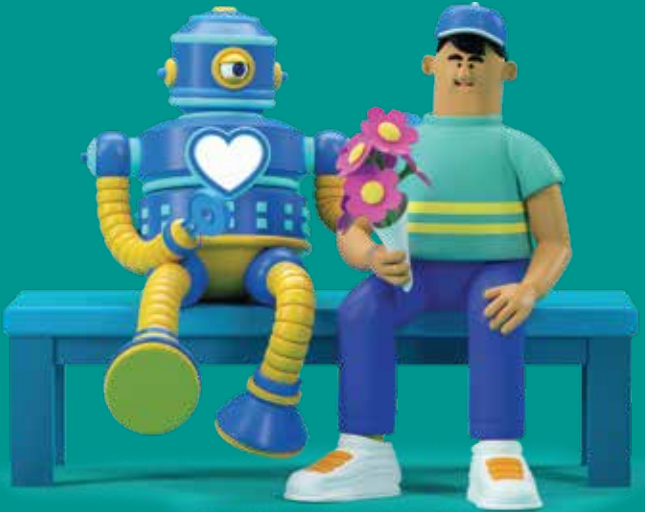
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Reliance  
HealthWise  
Policy

Be Early To Rise &  
Quick To Insure,  
It's Time To Get Wise &  
Keep Health Secure.

Tech+ ❤️ = *Live Smart*





Our lifestyles mostly include eating out, sleeping late, being inconsistent with exercise, and those late night-outs, we love the fun we have in our lives, because this is the time to enjoy life, but somewhere down the line, the body gives a pushback for all the carelessness we do. And no one values health until sickness really comes. But when it does, your wish for a faster recovery and your need for a hassle-free insurance policy that saves you during the trouble, are the feelings we can totally relate too. That is why, we at Reliance General Insurance bring to you a pennywise insurance protection that offers you the convenience of technology for faster assistance during medical emergencies, along with a whole lot of heart that knows the care your health needs without shaking your savings.

**Reliance HealthWise Policy is the new way to**  
*Live Smart with Tech +* ❤️

# 5 Wise Reasons To Choose Us

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## More Room, No Limit

During any kind of medical emergency, your utmost priority is getting the right care, and the choice of hospital room adds a lot in getting services and better treatment for faster recovery. That is why, your HealthWise Policy comes with no capping on the hospital room rent. So you can choose the kind of room you want and we cover it up to the sum-insured you have taken, without assigning any limits.



## H For Hospital, H For Home

Domiciliary Hospitalisation is one such benefit that gives you the convenience of getting treated at home, in case the patient is incapable of being taken to the hospital due to his condition, or if the hospital has lack of accommodation available to keep the insured.



## Not Just Days Of Care, But Day Care

This health policy covers for an inpatient hospitalisation wherein a minimum of 24 hours of hospital admission is required, and you are insured towards hospital charges (room, boarding & operation theatre), Doctors' fees, Medical tests, Medicines, etc. But we understand that some treatment procedures are quick and faster due to technological advancement and don't need a 24-hour hospitalisation. Hence, we cover them as well under day care procedures\* taken at a hospital or a day-care centre.



## Robotics, Stem Cell And Everything Special

Medical science has advanced and so should your health policy, that is why, we cover with up to 50% sum-insured, special^ treatments which are less invasive and have quick recoveries like Robotic Surgeries, Stem Cell Therapy, Balloon Sinoplasty etc.



## 30/60 Or 60/90, Your Pick

As a HealthWise policyholder you get to choose 30 days Pre & 60 days Post Hospitalisation in your policy plan or you can get a higher one with 60 days Pre & 90 days Post Hospitalisation. This benefit will cover medical expenses related to before your hospitalisation and after the date of discharge related to the illness for which the hospitalisation claim has been accepted.

# And A Few More To Make Up Your Mind

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## We're Closer And Cashless

We give you the freedom to choose your hospital for best treatment and recovery anywhere in India, closer to your home or farther away across our 7300+ wide network of hospitals that offer cashless claim facility.



## Because Keeping A Tab On Health Is Important

We shall provide reimbursement of the cost of medical check-up## up to 1% of average Sum-Insured for Individual Policies and up to 1.25% of Sum-Insured for Floater covers, once at the end of a block of 4 consecutive and continuous policy years, provided, there are no claims reported under the policies by any Insured Person, during this block.



## We Understand What's Critical

We understand how stressful can the detection of Critical illness be, and because we don't want the financial burden of it to add to that stress, we offer plan option that gives additional amount equivalent to Sum-Insured, opted under hospitalisation for treatment of listed critical illnesses\*\* for which the first detection and treatment occurs after more than 30 days from the policy start date.



## Healthy And Young, Needs No Test

Hey, if you've healthy habits and you don't have any pre-existing disease then you should rejoice as you don't need to undergo a pre-policy medical test below the age of 45 years for getting a HealthWise policy.



## Tax Savings comes back to your pocket

This policy also gives you a tax benefit. The premium is eligible for deduction under Section 80D of the Income Tax Act, 1961. Do consult your tax advisor for more information on this benefit.

Note: Tax Laws are subject to change.

\*Subject to treatment procedures listed in the policy wordings.

^Please refer to the policy wording for the complete list of special treatments covered.

## The limit specified for Individual Policies applies to each Insured Person, and that specified for floater cover is the overall limit available for all members.

\*\*Please read the policy wording for Critical illnesses covered under the plan. Once a claim is accepted & paid for, coverage under this section will not be available to that person for all future renewals.

# Discount, Discount And More Discount

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## Discount For Girl Child

We are all for girl power! 7% discount in case you cover your two daughters in a 2 adult + 2 child floater policy and 4% discount in case one daughter is covered in a policy (either 2 adult + 1 child or 2 adult + 2 child).

## Renewal Discount

We want you to take care of your health, that is why we reward you for being healthy. For every claim free renewal, you get a 5% discount on applicable premium. This discount is applicable up to 4 continuous claim free years i.e maximum of 20%.

12% discount on the premium if the policy is purchased through internet channel or through tele-marketing.

5% discount on premium in case of opting optional cover "Voluntary Aggregate Deductible or Co-Payment in Zone B"

Note: The maximum discount under this product can reach 44%.

# Policy Covers Everything But This<sup>^</sup>

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At Reliance General Insurance, we believe in transparency. To ensure that you do not face any unpleasant surprises while making a claim, do take a look at some of the major exclusions of the policy:

- Investigation & Evaluation/ Wellness and Rejuvenation
- Dietary Supplements & Substances
- Cosmetic or Plastic Surgery
- Hazardous or Adventure sports
- Breach of law
- Substance Abuse and Alcohol
- Refractive Error
- Sterility and Infertility
- Maternity Expenses
- Dental Treatment
- External Congenital Anomaly
- Non-Allopathy / Treatment outside Discipline
- Self-injury or suicide
- Nuclear Attack/War

<sup>^</sup>This list is indicative. For detailed understanding of general and permanent exclusions do read the prospectus / policy wordings available on our website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in)

## Plan Ahead With Our Pennywise Plans

SUM INSURED	₹ 1,00,000	₹ 2,00,000	₹ 3,00,000	₹ 4,00,000	₹ 5,00,000
Benefits	Standard Plan		Silver Plan		Gold Plan
Hospitalisation	Yes - Covers hospitalisation expenses for period more than 24 hours				
Domiciliary Hospitalisation	Yes - Limited to 10% of sum-insured, for medical expenses incurred for availing medical treatment at home which would have otherwise required hospitalisation				
Pre-Hospitalisation Medical Expenses	30 days		60 days		60 days
Post-Hospitalisation Medical Expenses	60 days		90 days		90 days
Pre-Existing Disease	After 4 continuous renewals		After 2 continuous renewals		After 2 continuous renewals
Cost of Health Check-up	Yes - Reimbursement of cost of medical check-up upto 1% of average sum-insured for individual policies and up to 1.25% for floater covers, once at the end of a block of four consecutive years, provided there are no claims reported under the policies by any member, during the block				
Critical Illness	No		No		Yes
Donor Expenses	No		Yes		Yes
Modern Treatment	Yes - Covered upto 50% of sum-insured				

## Added Value For You

Benefits	Standard Plan	Silver Plan	Gold Plan
Daily Hospitalisation Allowance**	No	No	₹250 per day up to 7 days ₹250 per day up to 14 days (Incase of listed Critical Illness)
Nursing Allowance (Per day amount)	No	₹250 per day for a maximum period of 5 days	₹300 per day for a maximum period of 5 days ₹300 per day for a maximum period of 10 days (Incase of listed Critical Illness)
Local Road Ambulance Service (per hospitalisation)	Upto ₹500/-	Upto ₹750/-	Upto ₹1000/-
Recovery Benefit	No	Yes - If in case an insured person is hospitalised for more than 10 days, a lump-sum of ₹10,000/- will be paid	
Expenses on accompanying person (per day amount)	₹200/- per day for a maximum period of 5 days	₹250/- per day for a maximum period of 5 days	₹300/- per day for a maximum period of 5 days

\*\*Daily Hospitalisation Allowance starts from Day 4

## Waiting Period

<b>First 30 Days Waiting Period</b>	30 days from the start of the policy date towards treatment of any illness except claims related to an accident.
<b>Pre-Existing Disease Waiting Period</b>	2/4 years waiting for expenses related to the treatment of PED and its direct complications shall be excluded (as specified in the Policy Schedule) after continuous coverage from the date of inception of the first policy.
<b>Specific Waiting Period</b>	1 year of waiting period applies on expenses related to the treatment of the listed conditions, surgeries/treatments as mentioned in the policy wordings. A continuous coverage of 24-months is essential after the date of inception of the first policy.

## Check Your Eligibility Criteria<sup>+</sup>

Policy can be availed by persons between the age of 18 years and 65 years as Proposer. Dependent children (i.e. naturally or legally adopted and financially dependent on the Proposer) can be covered from 91 days to 25 years of age. Lifelong renewals available.

Policy can be availed for self and the following family members

- Legally wedded spouse
- Dependent Children (i.e. natural or legally adopted) between the age of 91 days to 25 years.

Age means "Age as on last birthday" as on the date of first Policy issuance or at renewal. If any age changes during proposal stage, then "age" at submission of proposal from would be considered for premium calculation.

This policy can be issued to an individual and/or a family.

There is no maximum cover ceasing age on continuous renewals.

**Individual Policy:** A maximum of 4 members can be covered in a single individual policy on individual sum insured basis.

**Floater Policy:** In case of Family Floater, one family will share a single sum Insured as opted. A maximum of 4 members can be covered in a single-family floater policy i.e. Insured person, legally wedded spouse and two dependent children up to the age of 25 years.

## Condition Do Apply<sup>+</sup>

Renewal Benefits	Shall be available only if the policy is renewed within 30 days from the previous policy expiry date
Co-Payment	Geographical Rating Structure is being introduced i.e. Zone A (Maharashtra, Gujarat, Delhi, Haryana, Uttar Pradesh & Bangalore) and Zone B (Rest of India). If a customer from Zone B makes a claim in Zone A, then he will be liable to a 25% co-pay. However, those residing in Zone B can choose to pay an appropriate premium as applicable for Zone A and avail treatment all over India without any co-payment.

## Policy Cancellation (Other Than Free-look)

The Policyholder may cancel this policy by giving 15days' written notice and in such an event, the Company shall refund premium for the unexpired policy period on short period basis as detailed below Period on risk % of Premium Refunded

Period On Risk	% of Premium Refunded
Up to 1 month	75%
Up to 3 months	50%
Up to 6 months	25%
Exceeding six months	NIL

<sup>+</sup>For complete health details on coverage, terms and conditions, please read the prospectus and policy wordings carefully.



# Easy Steps To Claim



Inform our health claims team, RCARE, of hospital admission using the helpline 022-4890 3009 (Paid) given on your health card



Submit the required documents to RCARE



**Network Hospital** - RCARE will arrange for Cashless facility  
**Non-Network Hospital** - For Reimbursement claims please follow the process as mentioned in our policy wordings

To make a smart choice, get in touch with us right away!



Website

reliancegeneral.co.in



Call

022-4890 3009 (Paid)  
**022-33834185 (Paid) – Exclusive line for Senior citizens**



WhatsApp

74004 22200

Contact our Insurance Advisor

Need the Brobot speed?  
Go digital with us



**Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.**

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in) and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax laws are subject to change.

**IRDAI Registration No. 103. Reliance General Insurance Company Limited**  
Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai- 400063.  
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Certified Company