Arogya Pragati Plus
(TOP-UP REINVENTED)

Assurance of the Leader...

दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड

The New India Assurance Co. Ltd

India's Premier Multinational General Insurance Company

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Entry age:	18 to 65 years. Children from 91 days to 25 years
Members covered:	Upto maximum of 6 members

Who can be covered:

- Dependent children
- Spouse
- Parents
- Self
- Employer can cover their employees subject to standard terms.

Coverage under the policy:

Policy has two plans
- Gold plan
- Platinum Plan

Optional covers:

- Critical illness of Rs.5 lakhs/ 7.5 lakhs
- Personal Accident : upto 50% of sum insured.

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Thresholds and sum insured are available in multiples of Rs. 1 lakh upto a maximum of Rs. 50 lakhs.

Basis of sum insured - 4 times of the chosen threshold.

Benefits of Gold and Platinum plans		
Description of benefits	**Gold Plan**	**Platinum Plan**
Room rent	1% of the Sum Insured (or) Rs. 15,000, whichever is less	Single AC Room
ICU charges	2% of the Sum Insured (or) Rs. 25,000, whichever is less	Actuals
Pre hospitalization expenses	30 days	60 days
Post hospitalization expenses	60days	90 days
Cataract surgery	Upto Rs. 50,000 per Eye	Upto Rs. 1,00,000 per Eye
Modern Treatments	As per the limits mentioned in 3.10 of the Policy Clause	Up to 100% of the Sum Insured
Medical second opinion for Critical illnesses	Up to Rs. 2500 in a Policy Period	Up to Rs. 5000 in a Policy Period
Road Ambulance	Actuals	Actuals
Air ambulance	Not Available	Actuals once in a policy period.
Non-Medical items (consumables)	Not Available	Inbuilt cover upto Rs. 25000
Benefits under Optional covers (On payment of Additional Premium)		
Critical Care benefit	Rs. 5,00,000	Rs. 5,00,000 or Rs. 7,50,000
Personal Accident benefit	50% of sum insured	