New National Parivar Mediclaim Policy

Features	Benefit
Sum insured (SI) (as Floater)	**INR 1/ 2/ 3/ 4/ /5/ 6/ 7/ 8/ /9 10 Lac**
Treatment	Allopathy, AYUSH
In built Covers (subject to the SI)	
In patient Treatment (as Floater)	Up to SI
Pre Hospitalisation	45 days
Post Hospitalisation	75 days
Pre-existing Disease (Only PEDs declared in the Proposal Form and accepted for coverage by the Company shall be covered)	Covered after 36 months
* Room/ ICU Charges (per day per insured person)	Room – Up to 1% of SI or actual, whichever is lower ICU – Up to 2% of SI or actual, whichever is lower *Proportionate Deduction to apply, in case higher limit is opted*
** Limit for Cataract Surgery (For each eye per insured person)	Up to 10% of SI or INR 40,000 whichever is lower (In PPN hospital PPN package shall apply) *Proportionate Deduction to apply, in case higher limit is opted*
Domiciliary Hospitalisation (as Floater)	Up to 20% of SI, subject to maximum of INR 50,000
Day Care Procedures (as Floater)	Up to SI
AYUSH Treatment (as Floater)	Up to SI
Organ Donor's Medical Expenses (as Floater)	Hospitalisation, pre and post hospitalisation
Hospital Cash (per insured person, per day)	INR 300, max. of 5 days (For Basic SI 1-5 Lakhs) INR 500, max of 5 days (For Basic SI 6-10 Lakhs)
Ambulance (per insured person, in a policy year)	Up to INR 1,000/- per illness & INR 2,500/-
Anti rabies Vaccination (per insured person, in a policy year)	Up to INR 5,000
Maternity (including Baby from Birth Cover) (per insured person, in a policy year, waiting period of 3 years applies)	Up to 10% of SI subject to INR 30,000 in case of normal delivery and INR 50,000 in case of caesarean section
Infertility (per insured person, in a policy year, waiting period of 3 years applies)	Up to INR 50,000
Modern Treatment (12 nos)	Up to 25% of SI for each treatment
Treatment due to participation in hazardous or adventure sports (non-professionals)	Up to 25% of SI
Morbid Obesity	Covered after waiting period of **3** years
Refractive Error (min 7.5D)	Covered after waiting period of 2 years
Other benefits	
Reinstatement of SI	Once in a Policy Period, available to Policy with Basic SI ₹ 6L and above
Installment Premium	Quarterly, Half Yearly (only in case of policy period of 1 year)
Good Health Incentives	
Cumulative Bonus	CB to increase by 5% of Basic SI in respect of each claim free Policy Year CB to decrease by 5% of Basic SI for each year with claim reported Maximum accumulation, **50% of the Basic SI of the renewed Policy**
Health Check Up (as Floater)	Every 3 yrs, INR 3000 (For SI 1-5 Lakhs), INR 6000 (For SI 6-10 Lakhs)
Optional Cover	
Pre-existing Diabetes/Hypertension (as Floater)	Up to the SI (Copayment applicable)
Out-patient Treatment (as Floater in a policy year)	Limit of cover per family - INR 2,000/ 3,000/ 4,000/ 5,000/ 10,000 in addition to the SI
***Critical Illness (per insured person in a policy year)	Benefit amount - INR 2,00,000/ 3,00,000/ 5,00,000/ 10,00,000 in addition to the SI
Discounts	
Copayment (optional)	If opted, policyholder may choose either of the two copayment options- ● 25% discount in total premium, for 20% Co-payment on each admissible claim. ● 12.5% discount in total premium, for 10% Co-payment on each admissible claim.
Online Discount	10% discount in premium (for new and Renewal, ONLY where no intermediary is involved)
Long Term Discount	Discount of 2.25% for 2 years Policy and Discount of 4.5% for 3 years Policy
Add-ons (cover available on payment of additional premium)	
National Home Care Treatment Add-On	INR 10,000/ 15,000/ 20,000/ 25,000/ 30,000/ 35,000/ 40,000/ 45,000/ 50,000, subject to 10% of Basic SI under base Policy.
National Non-Medical Expenses Add-on (available to SI 5 lacs & above)	Up to 10% of Basic Sum Insured (excluding Cumulative Bonus, if any) of base Policy and shall be part of the base Policy Basic Sum Insured (excluding Cumulative Bonus, if any).