## National Young India Mediclaim Policy (NYIMP)

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| **Sum Insured** | **₹ 3L, 5L, 10L (Basic SI)** |
| **Policy Period** | **1 year or 3 years** |
| ***Entry Age*** | ***Minimum age at entry 3 months, Maximum age at entry 43 years*** |
| ***Family members*** | ***Self, Spouse and children only*** |
| ***Renewability*** | ***Lifetime*** |
| ***Coverage*** | |
| **Hospitalisation** | **Room Rent** – Upto INR 5,000 per day for Basic SI 3L, 5L and upto INR 10,000 per day for Basic SI 10L<br>**ICU Charges** – Upto INR 10,000 per day for Basic SI 3L, 5L and upto INR 20,000 per day for Basic SI 10L<br>*Proportionate Deduction shall apply if opted for higher Room Rent*<br>*Sub limit will not apply in case of Hospitalisation in a Preferred Provider Network (PPN) as a package*<br>**Cataract** – Up to 10% of Sum Insured, subject to maximum ₹ 50,000 per eye per year. Coverage for **Modern Treatment** (12 nos) – Up to 25% of SI for each treatment Expenses due to **hazardous or adventure sports (non-professionals) –** Up to 25% of SI |
| **System of Medicine** | **Allopathy, AYUSH** Covered up to SI |
| **In Built Features** | **Pre Hospitalization –** 45 days immediately before Hospitalization<br>**Post Hospitalization –** 60 days immediately after discharge |
| | **Day Care Procedures** covered upto SI |
| | **Ambulance Charges** – Up to 1% of SI, subject to max of ₹ 2,000 per year |
| | Hospitalisation coverage for **HIV/AIDS** and **Genetic Disorders** |
| | Hospitalisation coverage for **Mental Illness** |
| | **Maternity Cover** (1 delivery/ termination, Waiting Period 2 years) – up to INR 30,000 (Basic SI 3L), INR 40,000 (Basic SI 5L), INR 50,000 (Basic SI 10L) |
| | Treatment of **Morbid Obesity** and **Refractive Error** of at least 7.5D, subject to Waiting Periods |
| | **Reinstatement of SI** – Base SI will be restored to its original amount upon exhaustion, available to Policy with Basic SI 5L and above. Not available for defined 11 CIs |
| | **Personal Accident Cover –** Up to SI, for death, permanent disability and permanent partial disability |
| ***Others*** | |
| **Pre Existing Disease** | Only PEDs declared in the Proposal Form and accepted for coverage by the Company shall be covered after **3 year Waiting Period** |
| **Enhancement of SI** | On Renewal |
| ***Optional Covers*** | |
| **Waiting period waiver of PED Diabetes and/or Hypertension (Optional 1)** | Option to waive waiting period of pre-existing Diabetes and/or Hypertension and covered since inception |
| **Double SI for 11 critical Illnesses (Optional )** | Upon exhaustion of the SI, the insured can claim up to another Base SI for the treatment of any/ all of the defined 11 CIs<br>• Cancer of Specified Severity<br>• Myocardial Infarction (First Heart Attack of Specified Severity)<br>• Open Chest Coronary Artery Bypass Graft Surgery (CABG)<br>• Open Heart Replacement or Repair of Heart Valves<br>• Coma of Specified Severity<br>• Kidney Failure requiring Regular Dialysis<br>• Stroke Resulting in Permanent Symptoms<br>• Major Organ/Bone Marrow Transplant<br>• Permanent Paralysis of Limbs<br>• Motor Neurone Disease with Permanent Symptoms<br>• Multiple Sclerosis with Persisting Symptoms |
| ***Good Health Incentives*** | |
| **Cumulative Bonus** | CB to increase by 5% of Basic SI in respect of each claim free Policy Year<br>CB to decrease by 5% of Basic SI for each year with claim reported<br>Maximum accumulation, **50% of the Basic SI of the renewed Policy** |
| ***Add-on*** *(cover available on payment of additional premium)* | |
| **Non-Medical Expenses (Available for Sum Insured ₹ 5L & 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). |

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