

# Narayana Aditi



Quality healthcare now affordable for all

**₹1 crore**  
coverage for  
surgery or surgical  
procedures

₹5 lakhs coverage for non-surgery or non-surgical procedures



Annual comprehensive  
health checkup



Coverage  
from day 1<sup>^</sup>



10% off  
on OPDs



**Quality and Trust of Narayana Health**

## Why choose Narayana Aditi



**High insurance  
cover, low premium**



**Immediate coverage,  
no waiting period<sup>^</sup>**



**Annual comprehensive  
health checkup**



**Consumables are  
covered**  
(except for robotic surgeries)



**Easy cashless  
claim settlement**

**Coverage outside  
Narayana Health  
network is limited**

**You need to pay ₹2000\* of  
hospitalisation cost per  
day for non-surgery or  
non-surgical procedures**

**You and your family need  
to undergo a medical  
examination to check  
eligibility**

<sup>^</sup>No waiting period or as conveyed before policy issuance

\*The daily deductible of ₹2,000 shall only be applied on all admissible claims for non-surgery or non-surgical procedures under Plan 2 of the mentioned product.

## Quality and Trust of Narayana Health

## Eligibility

**18 years and above**

## Family Coverage

**Up to 2 adults and 4 children**

Includes self, spouse, dependent children (aged 3 months to 25 years), parents and parents-in-law



## How does the policy work?

Consider a scenario where the total bill amount for 5 days of hospitalisation is ₹2,00,000.

Plan 1

**₹10,317/year**

Plan 2

**₹10,524/year**

**RECOMMENDED**



Surgery or surgical  
procedures

**₹1,90,000**  
paid by us

You pay

**₹10,000**



Non-surgery or  
non-surgical  
procedures

**₹1,90,000**  
paid by us

You pay

**₹10,000**



Surgery or surgical  
procedures

**₹2,00,000\***  
paid by us

You pay

**Zero**



Non-surgery or  
non-surgical  
procedures

**₹1,90,000**  
paid by us

You pay

**₹10,000**

Mentioned premium is for a family of 4 with the eldest member being aged 40, for the mentioned Sum Insured excluding GST.

Actual premium may vary based on family configuration and underwriting outcome.

Your maximum payout

**₹10,000**  
regardless of bill amount

for 5 days of hospitalisation

**Quality and Trust of Narayana Health**

## Know Your Policy

### Sum Insured

(Basis) (Along with amount)

**₹1 crore for surgery or surgical procedures**  
**₹5 lakhs for non-surgery or non-surgical procedures**

Individual/Multi-Individual/Family floater basis  
Sum Insured for family floater is shared amongst all

### Policy Coverage

(What am I covered for?)

#### **COVERAGE AVAILABLE AT **NARAYANA HEALTH HOSPITALS IN INDIA****

1. Coverage in general ward
2. Room category modification option:
  - a. Semi-private room
  - b. Private room
3. Expenses incurred for:
  - a. In-patient care
  - b. Listed day care treatments
  - c. Alternative treatments
  - d. Listed modern treatments (Check T&Cs in the policy)
4. Pre-hospitalisation expenses: 60 days
5. Post-hospitalisation expenses: 90 days
6. Living organ donor expenses
7. Annual health checkup – ‘Base Package’
8. Road ambulance charges

#### **COVERAGE AVAILABLE AT **NON-NETWORK PROVIDERS IN INDIA** (for below conditions only)**

1. Any case of emergency
2. Treatment not available at Narayana Health at the time of admission
3. Insured persons travelling to a location where Narayana Health Hospital is not available
4. Insured person relocating to a location where Narayana Health Hospital is not available
5. Coverage in general ward, or as per optional room category selected

## Know Your Policy

### Exclusions (What the policy does not cover?)

1. Standard and specific exclusions (refer policy document)
2. Domiciliary hospitalisation and OPD treatments
3. Any claims received outside **Narayana Health Hospitals** except for scenarios mentioned before

### Waiting period

1. Initial waiting period: Nil
2. Waiting period for specific illnesses: Nil
3. Waiting period for pre-existing diseases: Nil, unless specified before the inception of the policy

### Financial limits of coverage: Co-pay & deductible

1. Zero co-pay at **Narayana Health** Hospitals in India
2. Please intimate within the stipulated time when you are seeking coverage at a non-network provider for eligible scenarios to avoid 10% co-pay
3. Daily deductible:
  1. Plan 1: Daily deductible of ₹2,000 on all admissible claims
  2. Plan 2: Daily deductible of ₹2,000 on all admissible claims for non-surgery or non-surgical procedures
  3. No daily deductible shall be applicable on day care treatments without surgery or surgical procedures

## Prohibition of Rebates

As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: 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 policy 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 prospectus or tables of the insurer.

Violations of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to ₹10 Lakhs.

## Disclaimer

The above is descriptive only: The actual terms and conditions can be found in the policy document. Insured are advised to read the policy document completely for a full description of the terms and conditions of coverage and the exclusions related thereto.

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Secure your family today with

# Narayana Aditi

To know more, contact us at

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Currently available for sale in these districts only

Mysore | Chamraj Nagar | Kodagu | Mandya | Hassan | Bengaluru | Bengaluru Rural | Ramanagara