

Narayana Aditi

 **Narayana**
Health Insurance

₹1 CRORE

COVERAGE AT JUST

₹29/DAY*

**GO FROM
AIYYOO**

TO OHH!



*Refer to page 7

Quality and Trust of Narayana Health

Why choose us?



High insurance cover, low premium



Immediate coverage, no waiting period[^]



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

[^]Refer to page 6

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

Eligibility

18 years and above

Family Coverage

Upto 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	Non-surgery or non-surgical procedures	Surgery or surgical procedures	Non-surgery or non-surgical procedures
₹1,90,000 paid by us	₹1,90,000 paid by us	₹2,00,000 paid by us	₹1,90,000 paid by us
You pay ₹10,000	You pay ₹10,000	You pay Zero	You pay ₹10,000

*Mentioned premium is for Plan 2 of the Product "Narayana Aditi", for a family of four having two adults and two children with ages 40, 37, 15, 12 respectively and excluding applicable GST.

Your maximum payout

₹10,000
regardless of bill amount

for 5 days of hospitalisation

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 to semi-private room available
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-hospitalization expenses: 60 days
5. Post-hospitalization 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 hospitalization 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 and 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:
 - a. Plan 1: Daily deductible of ₹2,000 on all admissible claims
 - b. Plan 2: Daily deductible of ₹2000 on all admissible claims for non-surgery or non-surgical procedures
 - c. 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

Sum Insured of ₹1 Crore for Surgery or Surgical Procedures with Sub-Limit of ₹5 Lakhs for Non-Surgery or Non-Surgical Procedures. Mentioned premium is for Plan 2 of the Product "Narayana Aditi", for a family of four having two adults and two children with ages 40,37,15,12, respectively and excluding applicable GST.

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For details regarding the mentioned benefits, please refer policy wordings in our website – www.narayanahealth.insurance



Secure your family today with

Narayana Aditi



To know more, contact us at

Bengaluru and Ramanagara

080 - 4824 9240

Mysore and other districts

+91 98210 33261



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Currently available for sale in these districts only

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