

Premium for Atmanirbhar Health Policy, New India Assurance Co Ltd.									
(Excluding GST)									
Category	Sum Insured	0 to 17 years	18 to 35 years	36 to 45 years	46 to 50 years	51 to 55 years	56 to 60 years	61 to 65 years	66 years & above
Category I	4 Lakhs	6,710	7,975	8,785	11,665	14,290	21,755	30,760	39,160
	5 Lakhs	7,895	9,380	10,335	13,725	16,810	25,595	36,190	46,070
Category II	4 Lakhs	13,725	16,305	17,970	21,695	26,570	40,450	57,200	72,815
	5 Lakhs	16,150	19,180	21,140	25,520	31,260	47,590	67,295	85,665
Category III	4 Lakhs	24,400	28,985	31,945	38,565	47,235	71,910	95,300	1,10,260
	5 Lakhs	28,705	34,100	37,580	45,365	55,565	84,600	1,12,115	1,29,715

Optional Cover for Waiver of Co-Pay of 20%: Copayment of 20% shall be waived on payment of Addition Premium of 30%

Riders for Enhancement of Cover

- Durable Medical Devices.
- Non-Medical Expenses
- Modern Treatment Rider
- Pre-Post Hospitalisation - 90/180 days
- Critical Illness Benefit
- No Proportionate Deduction Rider



For detailed terms and conditions

Please refer to the policy document and prospectus available on our website

www.newindia.co.in

Toll Free Number - 1800-209-1415

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आई आर डी ए पंजीकृत संख्या : 190 सीआईएन :L66000MH1919G01000526

IRDAI REGN NO.: 190 CIN: L66000MH1919G01000526

Head Office : New India Assurance Building, 87, M. G. Road, Fort, Mumbai - 400 001, INDIA.

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ATMANIRBHAR HEALTH POLICY

NIL GST

CASHLESS AVAILABLE

Trusted by millions



UIN No.: NIAHLIP25036V022425

Specially Designed for

- Persons with Disability
- Mental Illness and
- Persons with HIV/AIDS to cover Hospitalization expenses



Who can be covered

- For Persons who are **differently abled** as per
- - The **Rights of Persons with Disabilities Act, 2016** and
- - The **Mental Health Care Act, 2017**
- Individuals with **HIV/AIDS-Human Immunodeficiency Virus and Acquired Immune Deficiency Syndrome (Prevention and Control) Act, 2017**
- Adults Age - **18 to 65** years
- **Children-Newborn upto 17 years**

Category of Disability & Illness

Category 1	Category 2	Category 3
Blindness	Low vision	Muscular Dystrophy
Leprosy Cured persons	Specific Learning Disabilities	Chronic Neurological Conditions
Hearing Impairment (deaf and hard of hearing)	Intellectual Disability	Multiple Sclerosis
Speech and Languagedisability	Haemophilia	Locomotor Disability
Dwarfism	Autism Spectrum Disorder	Thalassemia
	Acid Attack Victim	Mental Illness
	Parkinson's Disease	Sickle Cell disease
		Multiple Disabilities including Deaf/blindness
		Cerebral Palsy HIV/AIDS

Requirement precedent..

- **Disability certificate** issued by the **Medical Board** appointed by the government for certifying Disability.
- Not less than **40% of specified disability** - as per Act
- **HIV/AIDS-recent certificate** of the current **CD4 count** (within past 30 days)
- No pre-acceptance health check-up

Sum Insured & Coverage

- Sum Insured: **Rs.4 Lakh & Rs.5 Lakh**
- Sum Insured to be taken on **Individual basis**
- **AYUSH** –upto **100% of SI**
- **Pre** hospitalisation - **30 days**
- **Post** hospitalization - **60 days**
- Emergency Ground **Ambulance-Max Rs 2000**-per hospitalization
- **Cataract** - Limit of **Rs.40,000/-** per **each eye-in 1 policy year**
- **Modern Treatment** - upto **50% of SI**

What is covered

Inpatient Care:

- **Room Rent** - up to maximum of **1% of the SI** per day.
- **Intensive Care Unit (ICU)** expenses -up maximum of up to **2% of SI** per day.
- **Associate Medical Expenses**

Other expenses :

- **Dental treatment** necessitated due to **disease or injury** for inpatient care only).
- **Plastic surgery** necessitated due to **disease or injury**.

Waiting period - 30 Days/24 Months/36 months

Features

- Life-long Renewals
- Easy Portability / Migration
- Moratorium Period-5 years