

## EXTRA RIDERS FOR ENHANCEMENT OF COVER

- Critical Illness Rider
- Pre & Post Hospitalisation Rider
- Durable Medical Devices Rider
- Maternity Rider
- No - Proportionate Deduction Rider
- Non - Medical Expenses Rider
- Modern Treatment Rider

# NEW INDIA MEDICLAIM POLICY



For detailed terms and conditions  
please refer to the policy document and prospectus available on our website

[www.newindia.co.in](http://www.newindia.co.in)

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**NIL GST**

**CASHLESS AVAILABLE**

Trusted by millions...



IRDAI REGN. No. 190

CIN No. : L66000MH1919GOI000526

UIN No. : NIAHLIP25040V082425

# New India Mediclaim Policy

- SUM INSURED** - ₹ 1 lakh to ₹ 15 lakh
- ENTRY AGE** - 18–65 years, children from 3 months
- PRE / POST HOSPITALIZATION** - 30 / 60 days
- AYUSH COVERAGE** - Upto 100% of Sum Insured
- CUMULATIVE BONUS** - 25% and 50%
- REINSTATEMENT OF SUM INSURED**
- ROOM RENT / ICU CHARGES** - 1% / 2% of Sum Insured per day
- MODERN / ADVANCE TREATMENT EXPENSES**
- CATARACT EXPENSES**
- HOSPITAL CASH BENEFIT**
- FREE HEALTH CHECK-UP AFTER 3 CLAIM FREE YEARS**
- AMBULANCE EXPENSES** - 1% of Sum Insured per event
- MENTAL ILLNESS EXPENSES**
  - in-patient treatment of mental illnesses after 36 months continuous coverage, upto 25% of Sum Insured

## **DAY 1 NEW BORN COVERAGE**

- New born baby at no extra cost if mother is covered since 24 months

## **ORGAN DONOR EXPENSES**

- Hospital expenses of the donor covered, excluding cost of the organ

## **PORTABILITY / MIGRATION** - as per IRDAI guidelines

## **WAITING PERIOD** - 24 / 36 months

## **MORATORIUM PERIOD** - 5 years

## **LIFE LONG RENEWALS**

## **DISCOUNTS**

- Discount in Premium in Lieu of Cumulative Bonus
- 10% Discount on Customer Portal

### **Long Term Discount**

<b>Policy Term</b>	<b>Discount in %</b>
Two years	5
Three years	7

## **OPTIONAL COVER**

- Revision in limit of Cataract
- Voluntary co-pay with Premium discount