

# THE NEW INDIA ASSURANCE CO. LTD.

REGISTERED & HEAD OFFICE: 87, MAHATMA GANDHI ROAD, MUMBAI 400001

## Non-Medical Expenses Rider

### Prospectus

**1. What are the Benefits covered under this Rider?**

By opting this rider, Insured can claim for Consumables (Non-medical items) as per list I of policy clause for up to Rs. 15000/-

**2. Can this Rider be purchased as a Standalone product?**

No. This Rider can only be bought along the Base policy.

**3. What are the Base policy applicable to this Rider?**

1. New India Medclaim
2. New India Floater Medclaim
3. Young India Digi Health
4. Yuva Bharat Health Policy
5. Arogya Sanjeevani policy
6. New India Asha Kiran
7. New India Premier Medclaim
8. Arogya Pragati Plus -Top up reinvented (Gold plan)
9. Atmanirbhar Health policy
10. New India Cancer Guard
11. New India Sixty Plus
12. New India Top up Medclaim
13. VATSALYA HEALTH POLICY – Cover for Surrogate Mother and Oocyte donor

**4. Who can opt for this Rider?**

This Rider can be opted by the insured persons covered under any of the above base policy.

**5. What is the age group to buy this Rider?**

Age group will be defined under the base policy.

**6. Are there any restrictions for person proposing for this Rider?**

No.

**7. What is the minimum Sum insured eligible for buying this Rider?**

Persons who are covered for Rs 5L and above under the base policy can opt for this Rider.

**8. How is cancellation done for this Rider?**

All Cancellation shall be done as per the Terms and Conditions of base policy.

**9. Is there any waiting period to claim under this Rider?**

No.

**10. What are the Exclusion applicable for this Rider?**

All exclusions as mentioned in the Base Policy unless otherwise stated and covered in this Rider.

**11. How is the Premium Charged for this Rider?**

A premium of Rs. 1500 is charges from all insured persons.