Pre and Post Hospitalisation Rider
Terms and Conditions

Preamble: The Rider is granted by Us under Base Policy based on the information provided by the Proposer / Policyholder in their proposal, and is subject to the definitions, terms and conditions, exclusions, and endorsements of the Base policy. The accuracy and completeness of the information provided by the policyholder is crucial in determining the Rider's terms and conditions. The meanings assigned to the terms defined below apply to their usage throughout the Rider and as applicable.

Specific Definitions

Base Policy- Health Retail policies of New India Assurance Co Ltd as listed below

1. New India Mediclaim Policy
2. New India Floater Mediclaim Policy
3. Young India Digi Health Policy
4. Yuva Bharat
5. Arogya Sanjeevani Policy
6. New India Asha Kiran Policy
7. New India Premier Mediclaim Policy
8. Atmanirbhar Health Policy
9. New India Top UP Policy

Note:

For Floater Sum Insured policies, Pro-rata premium is chargeable for mid-term additions of newly wedded spouse and new born babies, if this Rider was originally opted by the existing members.

For Individual Sum Insured policies, mid-term additions of newly wedded spouse and new born babies, may opt the rider by paying the pro-rata premium.

Conditions

i. This Rider can only be bought along with the Base Policy and cannot be bought in isolation or as a separate product.
ii. The Rider is subject to the terms and conditions stated below and also the Policy terms, conditions, Definitions, exclusions and applicable endorsements of the Base Policy.
iii. This Rider is available for Base Policy having sum insured of Rs.5 lakhs and above.
iv. The Rider will be issued for a period of 1, 2 & 3 year(s) period depending on the period of Base Policy.
v. These Benefits are admissible only if the expenses are incurred in a Hospital as inpatient in India.
vi. Persons proposing for this Rider should not have been diagnosed/is diagnosed for any of the Critical/Chronic and Recurring illnesses (except Hypertension and Diabetes).
vii. This optional cover is available for Insureds holding our(NIACL) Base Policy for minimum period of 3 years.

Coverage

Pre Hospitalisation up to 90 days (including The Pre hospitalisation limit under base policy)
Post Hospitalisation up to 180 days (including The Post hospitalisation limit under base policy)

Exclusions

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