

New India Top-up Mediclaim Policy

PREMIUM CHART (Excluding GST)										
Threshold (Rs)	Sum Insured (Rs)	PREMIUMS APPLICABLE AT DIFFERENT AGES								
		PRIMARY MEMBER				ADDITIONAL MEMBER				
		18-44	45-54	55-60	61-65	0-17	18-44	45-54	55-60	61-65
5,00,000	5,00,000	1980	3190	4422	7370	770	990	1595	2211	3685
	10,00,000	3080	4950	6930	11550	1210	1540	2475	3465	5775
	15,00,000	3850	6160	8844	14740	1540	1925	3080	4422	7370
8,00,000	7,00,000	1760	2750	4224	7040	660	880	1375	2112	3520
	12,00,000	2530	4070	6336	10560	990	1265	2035	3168	5280
	17,00,000	3300	5170	8184	13640	1320	1650	2585	4092	6820
	22,00,000	3960	6160	9834	16390	1540	1980	3080	4917	8195

EXTRA RIDERS FOR ENHANCEMENT OF COVER

- Critical Illness Rider
- Pre & Post Hospitalisation Rider
- Non-Medical Expenses Rider
- Modern Treatment Rider

Extended Health Insurance

Tax* Benefit U/S 80D

Hospital Cash

Get Well Benefit

Day Care Procedure

Covers Entire Family



Future Without Fear...



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

9833319191

Vaikunth Prints vaikunth_p2009@yahoo.in

Head Office : New India Assurance Building, 87, M. G. Road, Fort, Mumbai - 400001, INDIA.

NIL GST

SUPER TOP - UP

CASHLESS AVAILABLE

Trusted by millions...



IRDAI REGN. No. 190

CIN No. : L66000MH1919GOI000526

UIN No. : NIAHLIP25050V032425

New India Top-Up Mediclaim Policy

- ☞ **SUM INSURED** - Individual / Floater Basis
- ☞ **HIGH COVERAGE AT LOWER PREMIUM**
- ☞ **NO COMPULSION TO HAVE A BASE POLICY**
- ☞ **SUM INSURED OPTIONS** - ₹ 5 to ₹ 22 Lakh
- ☞ **“SUPER TOP-UP”** - Threshold Options

Coverage Type	Sum Insured	Threshold
A	5,00,000	5,00,000
B	10,00,000	5,00,000
C	15,00,000	5,00,000
D	7,00,000	8,00,000
E	12,00,000	8,00,000
F	17,00,000	8,00,000
G	22,00,000	8,00,000

- ☞ **AYUSH** - Upto 100% of Sum Insured
- ☞ **ENTRY AGE** - Entry age : 3 months to 65 years
- ☞ **FAMILY COVERS UP TO 6 MEMBERS** (self, spouse, dependent children, dependent parents)
- ☞ **LIFE LONG RENEWALS**

☞ **SIMPLE THRESHOLD MEANS**

- ☐ Policy “activates” only after you cross a fixed threshold (₹ 5 lakh or ₹ 8 lakh)
- ☐ Once crossed, all subsequent hospitalisations in the policy period are payable

☞ **ROOM RENT** - 1% of threshold per day

☞ **ICU / ICCU** - 2% of threshold per day

☞ **ORGAN DONOR EXPENSES**

☞ **ADDITIONAL MONETARY BENEFITS**

- ☐ Get-Well Benefit : ₹ 5,000 / ₹ 8,000 depending on threshold
- ☐ Hospital Cash

☞ **AMBULANCE EXPENSES** - upto ₹ 5,000 / ₹ 8,000

☞ **MODERN / ADVANCE TREATMENTS EXPENSES**

☞ **MENTAL ILLNESS & NEURO DISORDERS**

- ☐ Covers several mental illnesses, psychological disorders, and neuro-degenerative diseases after 36 months with sub-limits

☞ **CATARACT EXPENSES**

☞ **WAITING PERIOD** - 24 / 36 Months

☞ **MORATORIUM PERIOD** - 5 years

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