

## FAQ on Bhavishya Arogya Policy

- 1. I have taken a Bhavishya Arogya policy by paying single premium. I understand policy is discontinued now. What is the status of my policy?**

**Answer:** We have discontinued issuance of fresh policy from 2003. However, the policies issued prior to this period are valid and period of insurance is stated in the policy schedule.

- 2. I have opted for payment of annual installment premium. Where can I remit the premium?**

**Answer:** You can approach the policy issuing office for remittance of premium. The link for the addresses of our offices is given in the link below.

<https://www.newindia.co.in/portal/readMore/Offices>.

- 3. What is the limit of coverage under this policy?**

**Answer:** The sum insured per lifetime and limit of sum insured for any one illness or is printed on the policy schedule.

- 4. Can I cancel the policy?**

**Answer:** Yes. You can cancel the policy by approaching the policy issuing office with your original policy document and the receipts paid towards the premiums paid. Concerned Office will process as per the cancellation clause of the policy.

- 5. What is the procedure to make a claim under Bhavishya Arogya policy?**

**Answer:** In case of claim, notice needs to be given to the concerned office within 7 days of hospitalization and within 15 days of completion of treatment, all documents pertaining to the claim need to be submitted to the office.

- 6. Is cashless facility available?**

**Answer:** No. The claims shall be settled on reimbursement basis by the policy issuing office.

- 7. What should I do if I need some clarification or have query regarding my Bhavishya Arogya Policy?**

**Answer:** Please contact the policy issuing office. The address of the policy issuing office is given on the face of the policy schedule. The link for the addresses of our offices is as below.

<https://www.newindia.co.in/portal/readMore/Offices>.

- 8. I want to know the policy terms and conditions. Where can I find them?**

**Answer:** The same are uploaded on our website [www.newindia.co.in](http://www.newindia.co.in)

- 9. What should I do if I have a grievance regarding the policy matter or claim?**

**Answer:** Please click the link below to address your grievance to the office concerned.

<https://www.newindia.co.in/portal/readMore/Grievances>

Alternatively, you can write to the dedicated email id [bhavishya.arogya@newindia.co.in](mailto:bhavishya.arogya@newindia.co.in)

## **FAQ on Bhavishya Arogya Policy**

**10. What happens if I stay at a place which is different from the place from where the policy was issued?**

**Answer:** You may write to [bhavishya.arogya@newindia.co.in](mailto:bhavishya.arogya@newindia.co.in) and we shall guide you accordingly.