

Medical Examination requirement for Health Guard proposals

Age of the person to be insured	Sum Insured	Medical Examination
Up to 45 years	Up to 5 Lac	No Medical Tests
46 to 55 years	Any SI (max 5 Lac)	Medical Tests required
Up to 40 years	7.5 Lac & 10 Lac	Medical Tests required
Medical Tests charges will be reimbursed after receiving policy premium for Rs 7.5 Lac and Rs 10 Lac options		
Sum Insured enhancements – Our Renewals and Other company renewals		
Age of the insured person	Sum Insured	Medical Examination
Up to 45 years	Up to 5 Lac	No Medical Tests
46 to 55 years	Any SI (max 5 Lac)	Medical Tests required
Up to 40 years	7.5 Lac & 10 Lac	Medical Tests required
Provided		
A. The enhancement should be proportionate through out the policy (Equal enhancement for each member in the policy)		
B. The proposal form should be clean		
C. No claim in the expiring policy – In case of claims in the expiring policy referrals to be made to HO Underwriting doctors for further advise		
D. Maximum Sum Insured available from 41 years - 55years is 5 Lac		

Cumulative Bonus:

1. In case of our own renewals a grace period of 7 days is permissible in cases where proper justification is given by the insured for delay in renewal. In such cases the policy will be considered as continuous for the purpose of Cumulative Bonus (CB)/ Health Check – up benefit/ Two year waiting period and Four year exclusion period. However any medical expenses incurred as a result of disease condition/ Accident contracted during the break period will not be admissible under the policy. In such cases the following wordings to appear "Any claim as a result of disease/ conditions contracted during the break period stands excluded".
2. In case the previous policy sum insured is more than the current sum insured then CB% and value of CB to be calculated on current sum insured.
3. In case the previous policy sum insured is less than the current sum insured then CB% and value to be calculated on previous policy sum insured.
4. In case of other company renewals it is mandatory to enter the previous policy details such as Name of the insurance company, Policy number, Expiry date, Sum insured and Cumulative bonus.

Passing of CB in case of Other Company Renewals

Up to 40 years	CB will be passed on full
41 years up to 45 years	50% CB will be passed on (min 5%)
46 years and above	No CB will be passed on

Increase in Sum Insured

1. No increase in Sum Insured during the currency of the policy.
2. For age up to 45 years increase in sum insured up to 5 Lac can be allowed without medical examination
3. For age group 46 to 55 years maximum increase up to 5 Lac can be allowed with medical examination
4. For age up to 40 enhancement up to 7.5 and 10 Lacks with medical examination (Charges of Medical Examination will be reimbursed after receipt of the premium)

Conditions for Enhancement:

1. The enhancement should be proportionate through out the policy (Equal enhancement for each member in the policy)
2. The proposal form should be clean
3. No claim in the expiring policy – In case of a claim referral to be made to HO Underwriting doctors for further advise
4. For every Sum insured enhancement the following wording to appear on the face of the policy "For the enhanced SI the waiting periods will apply afresh".

Example 1 for proportionate enhancement of SI for all members

The ratio of SI enhancement for the proposer and dependents should be the same.

Member	Previous SI	Enhanced SI
Proposer	1,00,000	3,00,000
Member 1	50,000	1,50,000
Member 2	50,000	1,50,000