GALAXY EMPOWER, GALAXY HEALTH INSURANCE COMPANY LIMITED

UIN: GHIHLIP25040V012425

ENSURING CARE FOR EVERY JOURNEY, EVERY CONDITION



Your health should never be defined by limitations.
With **Galaxy Empower,** we break barriers in health insurance coverage, offering financial security and medical assistance to those who need it the most.

FEATURES OF THE POLICY



Type of cover
Individual



Entry Age
Adult: 18 Years to 65 Years
Dependant Children:
Newborn to 17 Years



Sum Insured options
Rs. 4 Lakhs / Rs. 5 Lakhs

EMI

Installment
Monthly / Quarterly / Half yearly



Policy Term
1 year



No Pre-acceptance medical screening



Eligibility
40% or more disability as certified by Competent authority as per Disability Act 2016



Co-payment
20% Co-payment on all claims

Waiver of Co-payment (Optional Cover)

Available on payment of additional premium

Galaxy HEALTH INSURANCE

COVERAGE



Room Rent Limit (Per day)
Covered up to 1%
of the Sum Insured



ICU (Per day)
Covered up to 2%
of the Sum Insured



Road Ambulance
Covered up to Rs. 2,000/-
per hospitalisation



Pre / Post hospitalization expenses
30 days and 60 days
respectively



Day care Procedures / Treatment
All day care procedures
are covered



Treatment of Cataract
Covered up to Rs. 40,000/-
per eye in one policy period



AYUSH Treatment
Covered up to
Sum Insured



Modern Treatments
Covered up to 50%
of the Sum Insured

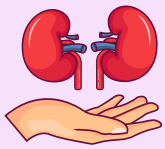


Lumpsum benefit under HIV/AIDS
Covered 100% of Sum Insured or
available balance Sum Insured
under the policy, whichever is less as lumpsum

WAITING PERIOD



Initial waiting period
30 days for all claims
except resulting from
Accident



Specific Disease / Illness
24 Months



Pre-Existing Disease
36 Months for Pre-existing disease other
than Disability Cover / HIV / AIDS
24 months for Pre-existing Disability Cover
90 days for HIV/AIDS and its complication

- For more details on the coverages, exclusions, terms and conditions, please refer the product prospectus through **www.galaxyhealth.com**

To know more

Prohibition of rebates: (Section 41 of Insurance Act 1938):

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakhs rupees.

- The information provided in this brochure is only indicative.

Reach us Toll Free: 1800 203 0007

GALAXY HEALTH INSURANCE COMPANY LIMITED
(Formerly known as Galaxy Health and Allied Insurance Company Limited)
Registered Office: "Prestige Polygon", 12th Top Floor (P), #471, Anna Salai, Nandanam, Chennai - 600 035. ● IRDAI Registration No. 167 ● CIN No. U65120TN2023PLC165765
● GHI/FY 2024-25/BROCHURE-GE, GHICL (GHIHLIP25040V012425)/ENG/001 ● For more details on risk factors, terms and conditions please read the policy wordings carefully before concluding a sale ● IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint