THE ORIENTAL INSURANCE COMPANY LIMITED
Regd.Office: Oriental House,P.B.No.7037,A-25/27,Asaf Ali Road, New Delhi-110002 CIN No. U66010DL1947GOI007158

HAPPY FAMILY FLOATER POLICY-2024
Salient Features

1. A tailor made mediclaim policy extended to cover your entire family. The policy acts as an umbrella of mediclaim coverage for the entire family.
2. The policy is available under four plans as below:-
   i. SILVER PLAN: Sum Insured available is INR 1, 2,3,4 & 5 Lacs.
   ii. GOLD PLAN: Sum Insured available is INR 6,7,8,9 & 10 Lacs.
   iii. DIAMOND PLAN: Sum Insured available is INR 12,15,18 & 20 Lacs.
   iv. PLATINUM: Sum Insured available is INR 25,30,40 and 50 Lacs.
3. Entry Age upto 65 Years with Life time renewability.
4. Very wide family definition: Proposer can cover self, spouse, dependent children, dependent parents OR dependent Parents-in-law and also unmarried siblings, if financially dependent.
5. Midterm inclusion allowed for newlywed spouse & newborn child subject to t&c of the policy.
6. Room Rent Limits are 1% of the Sum Insured per day and ICU limits are 2% of the Sum Insured per day.
7. PED Waiting Period of 36 months & specific disease waiting periods as per policy document.
8. Pre & Post Hospitalisation Expenses are covered upto 30 & 60 Days respectively.
9. Modern Treatment & advance Techniques covered as per sub limits specified in the policy.
10. AYUSH treatment taken as In patient is covered full Sum Insured.
11. Mental Illness cover HIV/AIDS cover available up to full sum insured.
12. Maternity Expenses covered upto 2.5% of Sum Insured under Di a mo n d a n d P l a t i n u m Plans after the policy (Diamond or Platinum Plan) has been continuously in force for 24 (twenty four) months.
13. New born Baby Expenses from day one covered upto SumInsured under ALL Plans.
14. Expenses for Assisted Reproduction Technique (ART) covered upto INR 2 Lacs under Platinum Plan.
15. Hospital Daily cash allowance payable up to 0.1% of Sum Insured available under Gold, Diamond and Platinum Plans.
16. Patient's Attendant Allowance payable under Gold, Diamond and Platinum Plans as per sub limits specified in policy document.
17. Medical second opinion benefit available under all the four plans as per specified sub limits.
18. Tele consultation/Telemedicine covered upto INR 2000/- per family, for a policy period.
19. Newly introduced Platinum Plan has following additional benefits:-
   i. Air Ambulance cover up to 5% f Sum Insured.
   ii. Accidental Death Benefit and Permanent Disability upto 10% of sum insured.
   iii. OPD benefit for Dental and Ophthalmic Cover.
   iv. Additional Sum Insured for Critical Illness treatment up to 10% of Sum Insured.
20. Free look period option available,30 days from the receipt of the policy.
21. Grace period facility up to 30 days for payment of renewal premium available as per guidelines.