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

ORIENTAL SAMPOORNA SWASTHYA SURAKSHA

WE VALUE YOUR HEALTH & YOUR WEALTH. BUILD A PRODUCTIVE NATION

SALIENT FEATURES

1. Comprehensive health cover for up to four generations under one policy. An all-in-one mediclaim coverage for your entire extended family.

2. The coverage under this Policy is available on Individual, Floater, and Floater within the Floater coverage option.

3. The policy is offered under three plans—**Premium**, **Elite**, and **Royal**—with varying sum insured options::-

	PREMIUM	ELITE	ROYAL
Sum insured Available	INR 2, 3, 4, 5, 6, 7, 8, 9, 10 Lakhs.	INR 3,5,7,10, 12, 15, 18, 20, 25, 30, 40, 50 Lakhs	INR 7, 10, 15, 25, 50, 75, 100, 150, 200, 250, 500 Lakhs

4. Policy has **No minimum or maximum Entry Age limits** with Life time renewability.
   - **Up to 65 years**: No loading
   - **66 to 70 years**: 10% loading on the base premium for each member in this age bracket, applicable for life
   - **71 to 80 years**: 25% loading on the base premium for each member in this age bracket, applicable for life
   - **80 years and above** 50% loading on the base premium for each member in this age bracket, applicable for life.

5. **COMPREHENSIVE FOUR-GENERATION HEALTH INSURANCE:** Proposer can cover for self, spouse, children, parents, in-laws, grandparents, and dependent siblings—all under one policy with cross-parental combinations allowed one umbrella policy.

6. **MIDTERM INCLUSION:** The policy allows midterm inclusion of a newlywed spouse and newborn child, subject to the terms and conditions of the policy.

7. **Room, Boarding & Nursing expenses** — from 1% of Sum Insured to actual expenses incurred, depending on your plan

8. **Intensive Care Unit (ICU) expenses**— from 2% of Sum Insured to up to actual expenses incurred, depending on the plans

9. The policy includes a **Pre-existing Disease (PED) waiting period** of **12 to 36 months**, along with specific waiting periods for certain diseases, as outlined in the policy document.

10. **Pre & Post Hospitalisation** Expenses are covered up to 90 & 180 days:
    - Up to 30 & 60 Days respectively in **Premium plan.**
    - Up to 45 &90 days respectively in **Elite plan.**
    - Up to 90 &180 Days respectively in **Royal Plan.**

11. Modern Treatment Cover: Covers medical expenses (including pre and post-hospitalization) for **modern treatments**, with limits as per the plan.
12. **AYUSH treatment** taken as an inpatient is covered up to full Sum Insured.
13. Mental Illness cover HIV/AIDS cover available up to full sum insured.
14. Maternity Expenses covered up to 5% of Sum Insured under Elite plan and 10% sum insured under Royal plan after the policy (Elite or Royal plan) has been continuously in force for 24 (twenty four) months.
15. New born Baby Expenses from day one covered up to Sum Insured under ALL Plans.
16. Expenses for Assisted Reproduction Technique (ART) covered up to ₹1Lakh under **Elite Plan** and ₹ 2 lakh under **Royal plan**.
17. Organ donor benefit covered for both Donor and Recipient.
18. NCB can be granted if the insured does not make claim in a policy year. It can be paid in either of the following forms;
    - Cumulative bonus
    - Discount in renewal premium
19. Hospital Daily cash allowance payable up to 0.1% of Sum Insured available.
20. Patient's Attendant Allowance payable as per sub limits specified in policy document.
21. Medical second opinion benefit available under all the three plans as per specified sub limits.
22. Covers tele consultations with limits per individual and floater group, as per the plan: Premium (₹500/₹1,000), Elite (₹1,000/₹2,000), Royal (₹2,500/₹5,000).
23. Air Ambulance cover up to **₹7.5 lakhs** as per the sub limits specified in the policy..
24. Accidental Death Benefit and Permanent Disability are covered under as per the sub limits specified under the policy..
25. OPD benefit for Dental and Ophthalmic Cover in **Elite** and **Roya**l plan.
26. Additional Sum Insured for Critical Illness treatment up to 10% of Sum Insured in Elite and Royal plan.
27. Free look period option available, 30 days from the receipt of the policy.
28. Grace period facility up to 30 days for payment of renewal premium available as per guidelines
29. Specialized oncology test/investigation are covered under Royal plan for sum insured above 20 lakhs-per policy period
30. Merger and portability of 2 or more policies into single policy is available.

31. Health check up is covered under Elite and Royal plan as per the limits specified under the policy.

32. **Room Rent Upgradation Clause:**
    - **Premium Plan** - option of increment of 50% & 100% in room rent is available
    - **Elite (up to ₹ 10 lakhs)** - option of increment of 50% & 100% in room rent is available

33. **Pre –Existing waiting period Buyback:** Option is available for fresh proposals as optional cover:

Plan	**Years up to which PED limit can be removed**
Premium Plan	3 years, 2 years and 1 year
Elite Plan	2 years and 1 year
Royal Plan	2 years and 1 year

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