

Global Health Secure - Prospectus Annexure C - Table of Benefits

Global Health Secure

Sum Insured	300 Lac, 600 Lac
Number of major illnesses covered	16 major illness
Worldwide major illness In-patient Hospitalization (outside India)	Up to Sum Insured
Post hospitalization expenses	30 days
Organ Donor expenses	up to Sum Insured
Travel expenses	up to Sum Insured
Accommodation expenses	up to Sum Insured
Repatriation of mortal remains	up to Sum Insured
ADDITIONAL BENEFITS	
International Second E-opinion for major illness	Available
Visa documentation guidance	Available
PED OPTION	
Pre existing diseases waiting period	24/36/48 months waiting period

Notes:

Sr. No.	List of major illness
1	Cancer Treatment
2	Coronary Artery By-Pass surgery
3	Heart Valve Replacement
4	Major Organ Transplantation
5	Bone Marrow Transplant
6	Neurosurgery
7	Pulmonary Artery Graft Surgery
8	Aorta Graft Surgery
9	Coronary Artery By-Pass Surgery post occurrence of Myocardial Infraction
10	Surgical Treatment for Stroke
11	Surgical Treatment for Benign Brain Tumour
12	Lung Transplant Surgery in case of End Stage Lung Disease
13	Kidney Transplant Surgery in case of End Stage Renal Failure
14	Skin Grafting Surgery for Major Burns
15	Surgical Treatment of Coma
16	Surgery for Pheochromocytoma

All Claims on cashless basis only, except Post hospitalisation expenses and Repatriation of mortal remains.

Notes :

- Eligibility and Coverage:
Minimum age at entry : 91 days
Maximum age at entry : 65 years
Age is calculated as no. of years completed as on last birthday.
- Policy Type: The policy can be purchased on an Individual or multi individual basis only. In case of an Individual policy, each Insured Person under the policy will have a separate Sum Insured.
Relationships covered (Proposer's relationship with the Proposed Insured Member): Self, legally married spouse as long as they continue to be married, son, daughter, mother, father, brother, sister, mother in-law, father in-law, grandfather, grandmother, grandson, granddaughter, son in-law, daughter in-law, brother in-law, sister in-law, nephew, niece.
- Proposer may not necessarily be an insured member.
- Relationships allowed between insured members under Individual - Self, legally married spouse as long as they continue to be married, son, daughter, mother, father, brother, sister, mother in-law, father in-law, grandfather, grandmother, grandson, granddaughter, son in-law, daughter in-law, brother in-law, sister in-law, nephew, niece.
- Renewal age: No limit.
- Tenure (years) of Plan: 1yr, 2 yr, 3 yr.
- A long term discount of 7.5% and 10% on selecting a 2 and 3 years Policy respectively. Long term discount will apply only in case of Single Premium Policies.
- PPMC is mandatory in all plans as per Age and Sum Insured chosen.
- Initial waiting period (not applicable in case of accident and subsequent renewal) : 30 days for all plans.

- 10 Specific illness waiting period: 24 months applicable.
- 11 The Policy has a cap on Life time Sum Insured claimable under this policy amounting to twice the annual sum Insured at the time of first detection of any major illness within the policy period.
- 12 All insured members under this product shall mandatorily have a domestic (Indian) Health Insurance indemnity policy with Sum Insured of 10 lakhs and above.

Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677.
Product Name: Global Health Secure, Product UIN: ADIHLIP19051V011920.
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