

# ICICI LOMBARD COMPLETE HEALTH INSURANCE

## HEALTH SHIELD PLUS

Coverage	Cover Type	Sum Insured 15, 20, 25 & 50 Lakhs	Benefit
In Patient Treatment	In built	✓	Medication and treatment by being hospitalised for a period of 24 hours or more.
Pre Hospitalisation	In built	30 days	Medical expenses incurred, immediately, 30 days before and 60 days after hospitalisation will be covered.
Post Hospitalisation	In built	60 days	
Day-care Procedures & Treatment	In built	✓	All the medical expenses incurred while undergoing Day Care Procedures / Treatment which require less than 24 hours hospitalisation are covered. Covered due to technological advancement of medical science.
PED Waiting Period (Declared & Accepted)	In built	2 years	All declared and accepted Pre-Existing conditions / diseases will be covered immediately after 2 years of continuous coverage under the policy, if the policy is issued for the first time with ICICI Lombard. Such waiting period shall reduce if the insured has been covered under a similar policy before opting for this policy, subject however to portability regulations.
In Patient AYUSH Hospitalisation	In built	✓	Expenses for Ayurveda, Yoga and Naturapthy, Unani, Siddha and Homeopathy (AYUSH) treatment only when it has been undergone in a AYUSH hospital or in AYUSH Day Care Center on Re - imbursement basis.
Donor Expenses	In built - Over and above the base sum insured.	Upto 10 lakhs	Medical Expenses incurred in respect of the donor for any of the organ transplant surgery, provided the organ donated is for the insured person's use.
Unlimited Reset Benefit*	In built	✓	We will reset up to 100% of the base Sum Insured unlimited times in a policy year in case the Sum Insured including accrued additional Sum Insured (if any), Super No Claim Bonus (if any) and Sum Insured protector (if any) is insufficient as a result of previous claims in that policy year.
Domicillary Hospitalisation	In built	✓	Coverage for medical expenses in a situation where the Insured Person is in such a state that he/she cannot be moved to a hospital or the treatment is taken at home if there's a non-availability of room in the hospital.
Air Ambulance Cover	In built - Over and above the base sum insured.	✓	Coverage up to the Sum Insured for Air Ambulance expenses incurred to transfer the Insured Person following an emergency to the nearest Hospital.
ASI Protector	In built	✓	ASI accrued by the customer shall not be impacted if any one claim or multiple claims admissible in the previous year does not exceed the overall amount of Rs. 50,000. This benefit is available for Sum Insured of 5 Lacs and above.
Additional Sum Insured (ASI)	In built	✓	An Additional Sum Insured of 10% of Annual Sum Insured provided on each renewal for every claim-free year up to a maximum of 50%
<b>Emergency Services</b>			
Domestic Road Ambulance	In built	₹10,000 (Per Incident)	Expenses incurred on road ambulance services will be covered. Coverage limit under this shall be 1% of the SI up to a maximum of ₹10,000
Ambulance Assistance	In built	✓	
Tele Consultation	In built	✓	
Claim Protector	In built	✓	In case the customer has opted for this cover, the IRDAI list of non-payable items shall become payable in case of a claim.
Sum Insured Protector	In built	✓	In case the customer has opted for this cover, the SI will be increased at renewal on the basis of inflation rate of previous year.
World Wide Cover (Planned; 10% Copay)	In built - Over and above the base sum insured.	✓	In case the customer has opted for this cover, Hospitalization expenses incurred abroad shall be paid with a co-pay of 10%. This benefit is available for Sum Insured of 10 Lacs and above.

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<b>Value Added Service (VAS)</b>			
Health Check-up Coupons	In built	✓	Avail Value Added Services like Free Health Check-up Coupons, Online chat with Medical Practitioner, specialist e-consultation, Dietician and Nutrition e-consultation, Provide information on offers related to healthcare services like consultation, diagnostics, medical equipments and pharmacy.
Online Chat with Medical Practitioner	In built	✓	
E-Second Opinion	In built	✓	
Dietician & Nutrition e-consultation	In built	✓	
Health Assistance	In built	✓	
Super No Claim Bonus	Optional Add On	Optional	50% increase in the Sum insured for each completed claim free year up to a maximum of 200% of base sum insured
Hospital Daily Cash	Optional Add On	₹3,000 per day	A certain amount (as per the plan chosen) will be paid for each and every completed day of hospitalisation, if such hospitalisation is atleast for a minimum of 3 consecutive days and subject to maximum of 10 consecutive days
Convalescence Benefit	Optional Add On	₹10,000	A benefit amount of Rs.10,000 per insured once during the policy period will be paid in case of hospitalisation arising out of any injury or illness as covered under the policy, for a period of consecutive 10 days or more.
Nursing at Home	Optional Add On	₹3,000 per day	A certain amount (as per the plan chosen) per day for a maximum of up to 15 days post hospitalisation for the medical services of a nurse at your residence.
Compassionate Visit	Optional Add On	₹20,000	In the event of hospitalisation exceeding 5 days, the cost of economy class air ticket up to a pre-defined amount incurred by the customer's "immediate family member" while traveling to place of hospitalisation from the place of origin / residence and back will be reimbursed.
Critical Illness (For adults only)	Optional Add On	Upto 50% of SI	The customer can opt for Critical Illness Cover covering named specific Critical Illnesses / medical procedures. A benefit amount is paid up on the diagnosis of the chosen critical illness.
Personal Accident (For adults only)	Optional Add On	Upto SI	The customer can opt for a Personal Accident Cover where a fixed sum is paid upon the unfortunate event of Accidental Death or Permanent Total Disablement resulting from an accident.

Optional add-ons are available by paying an additional premium.