



Arogya Sanjeevani Policy - National Brochure

Arogya Sanjeevani Policy - National (ASP-N) is an individual indemnity health insurance product. Coverage is standard across all companies.

Sum Insured (SI)

INR 1L, 1.5L, 2L, 2.5L, 3L, 3.5L, 4L, 4.5L, 5L

Type of Policy

Individual Basis or Floater Basis

Eligibility (All ages to be taken as Completed Age)

- Family shall comprise proposer, spouse, dependent children, parents and parents in law
- Entry age
 - Proposer and members - 18 years to 65 years.
 - Children - 3 months to 25 years
- Proposer above eligible age, may cover family without covering self
- Mid-term inclusion allowed for
 - New born child aged 3-6 months
 - Spouse within 60 days of marriage

Benefits

- **Hospitalisation Expenses**
 - Room Rent –Up to 2% of SI, max of Rs. 5,000/- per day
 - ICU Rent –Up to 5% of SI, max of Rs. 10,000/- per day
 - Doctor's/ Surgeon's/ Specialist's fees
 - Anaesthesia, blood, oxygen, operation theatre charges, surgical appliances
 - Medicines, medicine, diagnostic cost, other related charges – No sub limits
 - Cataract Treatment – Up to 25% of SI, max INR 40,000 per eye each year
 - Dental treatment – Due to disease or injury
 - Plastic surgery – Due to disease or injury
- **Day Care Treatment** – Does not require 24 hr hospitalisation
- **Pre Hosp - 30** days prior to hospitalisation
- **Post Hosp - 60** days after discharge
- **Ambulance Charges** – INR 2,000 per hospitalization
- **AYUSH** (Ayurveda, Yoga and Naturopathy, Unani, Sidha and Homeopathy) **Treatment** – Up to SI
- **Pre-existing Diseases** - Covered **only if declared**, after a waiting period of 4 years,
- **Modern Treatment (12 nos)** – Up to 50% of SI
- **Cumulative Bonus (CB)** – 5% for each claim free year, max 50%

Online Discounts

- **Though Customer Portal** - 10% for new and renewal
- **Not applicable to Policy with Installment Facility**

Policy Period

- 1 year

Pre Policy Checkup

Pre policy checkup is required for individuals **55 years and above** (50% of expenses will be reimbursed, if proposal is accepted)

Renewal of Policy

- Renewable for Lifetime of Insured Person, except
 - Children above 18 yrs, if financially independent
- Renewal to be within Grace Period, otherwise Break in Policy

Grace Period

- **Yearly premium payment** - 30 days for payment of Renewal Premium.
- **All other instalment** -15 days are for payment of Installment

Moratorium Period

- After 8 yrs under the Policy, no claim shall be contestable
- Exceptions - Fraud and permanent exclusions

Hospitalisation Option

- Cashless
- Reimbursement

Co Payment

- **5%** co pay on all claims

Permanently Excluded Illness

- Existing illness covered, only if declared
- 16 nos existing illness not covered for specific ICD codes

Portability

- Portability is allowed to the policy, from Individual indemnity product of any other Company

Migration

- Migration is allowed to the policy, from Individual indemnity product of National Insurance Co. Ltd.

Tax Rebate

- Tax benefits as per under **Section 80D** of Income Tax Act.
- Tax Certificate shall be issued only for the premium received

Free look period

- Applicable at the inception of the Policy and not on renewals.
- Insured is allowed **15 days** from date of receipt of the Policy to review the terms and conditions of the Policy, and to return the same if not acceptable
- Premium shall be refunded, after deducting charges incurred

Installment Facility

- **Premium paying frequency** - Monthly, Quarterly, Half Yearly, as well as Yearly
- **Each instalment to be min INR 1,000/-.**
- **Change of Premium Paying Frequency** - Only on renewal
- **Policy with Installment Facility** - Issued/ renewed only at Office
- Percentage of total family premium (Individual or Floater) to be charged in each installment is as shown below.

	Half Yearly	Quarterly	Monthly
1 st Installment	53.50%	30.00%	12.50%
Others	50.00%	25.00%	8.50%
Total	103.50%	105.00%	106.00%

Contact Us:

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Disclaimer

This brochure is a summary of the policy features. For further details please read the policy and prospectus. In case of any difference in the terms contained in the brochure and the policy, the terms and conditions in the policy shall prevail.

For Policy on Individual basis – Premium Table for each family Member

For Policy on Floater basis – Premium Table for only Senior Most Member of family

Age band	100000	150000	200000	250000	300000	350000	400000	450000	500000
0-5	2,932	3,696	3,969	4,224	4,472	4,684	4,879	5,123	5,323
6-17	2,435	2,892	3,240	3,793	4,305	4,542	4,778	4,987	5,157
18-25	2,752	3,217	3,828	4,236	4,709	5,145	5,473	5,794	6,057
26-30	3,031	3,748	4,358	4,730	5,152	5,698	6,170	6,728	7,185
31-35	3,467	4,210	4,757	5,371	5,728	6,249	6,699	7,243	7,688
36-40	4,137	4,959	5,451	6,094	6,532	6,975	7,378	7,831	8,202
41-45	4,472	5,650	6,413	7,012	7,756	8,316	8,877	9,521	10,048
46-50	5,266	7,414	8,299	9,005	10,329	10,916	11,525	12,639	13,551
51-55	7,260	9,894	11,028	12,671	13,951	14,918	15,878	17,065	18,037
56-60	9,619	12,789	15,022	16,828	18,376	20,006	21,409	23,317	24,877
61-65	12,079	15,685	18,444	20,427	22,436	25,465	28,673	31,311	33,470
66-70	15,552	19,284	23,386	27,430	29,608	32,229	37,746	40,426	42,618
71-75	18,270	22,433	27,994	31,667	33,050	35,643	42,486	46,288	49,398
76-80	20,535	25,746	30,732	35,518	37,812	42,487	48,187	52,721	56,430
81-85	22,100	28,321	33,785	38,166	41,522	46,666	52,913	57,874	61,934
86+	24,295	31,120	37,107	40,975	45,560	51,213	56,782	62,908	67,921

For Policy on Floater basis – Premium Table for family members (other than Senior Most member)

Premium Rate for 2 nd Eldest Member									
Age band	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
0-5	2,228	2,809	3,017	3,210	3,399	3,560	3,708	3,894	4,046
6-17	1,850	2,198	2,463	2,883	3,272	3,452	3,632	3,790	3,920
18-25	2,147	2,510	2,986	3,304	3,673	4,013	4,269	4,519	4,724
26-30	2,364	2,924	3,400	3,689	4,018	4,445	4,812	5,248	5,604
31-35	2,774	3,368	3,806	4,297	4,583	4,999	5,360	5,795	6,151
36-40	3,310	3,968	4,361	4,876	5,225	5,580	5,903	6,265	6,562
41-45	3,667	4,633	5,259	5,750	6,360	6,819	7,279	7,807	8,239
46-50	4,318	6,080	6,806	7,384	8,470	8,951	9,450	10,364	11,112
51-55	6,026	8,212	9,153	10,517	11,580	12,382	13,179	14,164	14,970
56-60	7,984	10,614	12,468	13,967	15,252	16,605	17,769	19,353	20,648
61-65	10,026	13,019	15,309	16,954	18,621	21,136	23,798	25,988	27,780
66-70	13,064	16,199	19,644	23,041	24,871	27,072	31,707	33,958	35,799
71-75	15,530	19,068	23,795	26,917	28,092	30,296	36,113	39,344	41,989
76-80	17,455	21,884	26,122	30,190	32,140	36,114	40,959	44,813	47,966
81-85	18,785	24,073	28,717	32,441	35,294	39,666	44,976	49,193	52,644
86+	20,894	26,763	31,912	35,238	39,182	44,043	48,832	54,101	58,412

Premium Rate for 3 rd Eldest Member									
Age band	100000	150000	200000	250000	300000	350000	400000	450000	500000
0-5	1,862	2,347	2,520	2,682	2,840	2,974	3,098	3,253	3,380
6-17	1,558	1,851	2,074	2,428	2,755	2,907	3,058	3,192	3,301
18-25	1,844	2,156	2,565	2,838	3,155	3,447	3,667	3,882	4,058
26-30	2,031	2,511	2,920	3,169	3,452	3,818	4,134	4,508	4,814
31-35	2,427	2,947	3,330	3,760	4,010	4,374	4,690	5,070	5,382
36-40	2,896	3,472	3,816	4,266	4,572	4,883	5,165	5,482	5,741
41-45	3,287	4,153	4,714	5,154	5,700	6,112	6,525	6,998	7,385
46-50	3,949	5,561	6,225	6,753	7,747	8,187	8,644	9,480	10,163
51-55	5,627	7,668	8,546	9,820	10,812	11,561	12,305	13,225	13,978
56-60	7,599	10,103	11,867	13,294	14,517	15,805	16,913	18,420	19,653
61-65	9,664	12,548	14,755	16,342	17,948	20,372	22,938	25,049	26,776
66-70	12,597	15,620	18,943	22,219	23,983	26,105	30,575	32,745	34,520
71-75	15,073	18,507	23,095	26,125	27,266	29,405	35,051	38,187	40,754
76-80	16,839	21,112	25,200	29,124	31,006	34,839	39,513	43,231	46,273
81-85	18,122	23,224	27,703	31,296	34,048	38,266	43,389	47,457	50,786
86+	20,165	25,830	30,798	34,009	37,815	42,507	47,129	52,214	56,374

Premium rate for all other members of the family									
Ageband	100000	150000	200000	250000	300000	350000	400000	450000	500000
0-5	1,539	1,940	2,084	2,218	2,348	2,459	2,562	2,690	2,795
6-17	1,315	1,562	1,750	2,048	2,325	2,453	2,580	2,693	2,785
18-25	1,569	1,834	2,182	2,415	2,684	2,933	3,120	3,303	3,452
26-30	1,758	2,174	2,528	2,743	2,988	3,305	3,578	3,902	4,167
31-35	2,184	2,652	2,997	3,384	3,609	3,937	4,221	4,563	4,844
36-40	2,689	3,224	3,543	3,961	4,246	4,534	4,796	5,090	5,331
41-45	3,108	3,927	4,457	4,873	5,390	5,780	6,170	6,617	6,983
46-50	3,844	5,412	6,059	6,573	7,540	7,969	8,413	9,227	9,892
51-55	5,482	7,470	8,326	9,567	10,533	11,263	11,988	12,884	13,618
56-60	7,407	9,847	11,567	12,957	14,150	15,405	16,485	17,954	19,156
61-65	9,422	12,234	14,387	15,933	17,500	19,863	22,365	24,423	26,107
66-70	12,286	15,235	18,475	21,670	23,391	25,461	29,820	31,936	33,668
71-75	14,707	18,058	22,535	25,492	26,605	28,692	34,201	37,262	39,766
76-80	16,428	20,597	24,586	28,414	30,249	33,990	38,549	42,176	45,144
81-85	17,680	22,657	27,028	30,533	33,218	37,333	42,330	46,299	49,547
86+	19,679	25,207	30,056	33,190	36,904	41,483	45,993	50,956	55,016

Rates are including TPA charges, but excluding GST