



**Oriental  
Insurance**

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

## Oriental Mediclaim Insurance Policy (Individual) Salient Features

- The Policy term is one year and is available to any proposer between the ages of 18 to 65 years for treatment taken in India. The proposer can also get his family covered (as defined under 2.1).
- Maximum Entry age for any member, is 65years however, this can be extended up to 70 years. In such case, an additional premium of 10% (including on all future renewals) will be charged on applicable rates, including on Optional PA cover.
- Sum Insured (SI) available from Rs.1lac to Rs.50lacs.
- Pre-existing diseases covered after four consecutive renewals. Lifelong renewals allowed.
- Family discount of 10% (including on PA cover) if more than one person is covered under the policy.
- Option of voluntary co-payment of 10% and 20% with corresponding premium discount of 10% and 20% respectively on SI of Rs.2lacs and above. Voluntary co-payment does not apply on PA section.
- No medical examination for person's up to the age of 55 years.
- In case of fresh covers, 50% of the Pre-insurance medical check-up cost reimbursable, subject to acceptance of the Proposal.
- Daily Hospital Cash allowance in case of more than 2 days of continuous hospitalization.
- Hospitalization expenses incurred for donating an organ by the donor (excluding cost of organ) to the insured person, is covered
- Ambulance charges covered
- Personal Accident available on optional basis for SI from Rs.2lacs to Rs.10lacs.
- In-built covers – Medical second opinion, Air ambulance, OPD benefit for dental and ophthalmic cover and additional sum insured for critical illness available to insured persons with sum insured slab of Rs. 25.0 lac and above.
- Free Look Period- A period of 15 days from the date of receipt of the policy to review the terms and conditions of the policy and return the same, if not acceptable.
- Grace period of 30 days is allowed for payment of renewal premium.
- Premium adjustment at renewal, for the duration of OMP cover taken from Oriental.
- Discount of 5.5% in premium if TPA services not opted for.
- A discount of 10 % ( maximum Rs. 2000/-) on premium is allowed, if the Policy is purchased on-line and no Intermediary is involved. This discount is also applicable in case of On-line renewal of Policies, where no Intermediary was involved at any stage- either on the first purchase or in any subsequent renewal thereof.