



**THE ORIENTAL INSURANCE COMPANY LIMITED**  
**Regd. Office: Oriental House, P.B. No. 7037, A -25/27, Asaf Ali Road, New Delhi – 110002**  
**CIN No. U66010DL1947GOI007158**

**GROUP AROGYA SANJEEVANI POLICY -ORIENTAL**

**Salient Features**

1. A standard health insurance product with common features to be mandatorily offered by all health insurers from 1<sup>st</sup> April 2020 onwards.
2. Coverage available for sum insured slab of minimum Rs.1lac and maximum Rs. 20 Lakhs , (up to Rs. 5lacs, available in multiples of Rs. 50,000) and thereafter sum insured slabs available are Rs.6, 8, 10, 15 and 20 lakhs.
3. Plans available to cover Individual Insured Person/s and to cover Individual Insured Person/s as well as their family members with no capping for number of dependents.
  - Dependent children between the age of 03 months to 25 years.
  - Coverage provided for parents and parents in law.
4. Minimum entry age 18 years and maximum entry age 65 years.
5. Room rent ( it includes nursing charges):
  - i. Up to SI INR 5 Lakhs: Up to 2% of the sum insured subject to maximum of Rs. 5000/- per day.
  - ii. SI INR 6, 8, 10 Lakhs: Up to 2% of the sum insured subject to maximum of Rs. 10,000/- per day.
  - iii. SI INR 15 & 20 Lakhs: Up to 2% of the sum insured subject to maximum of Rs. 20,000/- per day.
6. ICU charges:-
  - i. Up to SI INR 5 Lakhs: Up to 5% of the sum insured subject to maximum of Rs. 10,000/- per day.
  - ii. SI INR 6, 8, 10 Lakhs: Up to 5% of the sum insured subject to maximum of Rs. 20,000/- per day.
  - iii. SI INR 15 & 20 Lakhs: Up to 5% of the sum insured subject to maximum of Rs. 40,000/- per day.
7. Portal discount of 5% on premium where policy taken online without any intermediary.
8. Option for Midterm inclusion of new insured person/s and/or newly wedded spouse and new born child available onpro-rata premium.
9. Life-long renewals allowed with no exit age.
10. Cashless Claim Settlement at all Network Hospitals (TPA serviced policy).
11. Dental treatment covered, necessitated due to disease and injury.
12. Plastic surgery payable, necessitated due to disease or injury.
13. Specified modern and advanced treatments up to 50% of sum insured for all modern treatments/ procedures combined.
14. Ambulance charges maximum up to Rs.2,000/- per hospitalization.
15. Migration facility to other retail Health products of Oriental available, with all accrued benefits intact.
16. Portability facility available subject to IRDAI Guidelines for portability.
17. All pre-existing diseases covered after 48 months of continuous coverage, subject to the same



being declared at the time of application and accepted by insurer.

18. Day care procedures covered.
19. Pre & Post Hospitalization expenses up to 30/60 days covered.
20. AYUSH Treatment covered up to sum insured, without any sub-limits.
21. Option for revision of Sum Insured available.
22. Competitive Premium with Best Coverage.

For details of coverage please refer to prospective on our website.

**[www.orientalinsurance.org.in](http://www.orientalinsurance.org.in)**