



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

AROGYA SANJEEVANI- Oriental

Salient Features of Standard Individual Mediclaim

1. A standard health insurance product with common features to be mandatorily offered by all health insurers from 1st 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 as Individual and Family Floater 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. Upto 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. Upto 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. Cumulative Bonus of 5% of sum insured for each claim free year maximum up to 50% of sum insured, provided the policy is renewed without any break.
9. Option for Midterm inclusion of newly wedded spouse and new born child available on pro-rata premium.
10. Life-long renewals allowed with no exit age.
11. Cashless Claim Settlement at all Network Hospitals (TPA serviced policy).
12. Dental treatment covered, necessitated due to disease and injury.
13. Plastic surgery payable, necessitated due to disease or injury.
14. Specified modern and advanced treatments up to 50% of sum insured for all modern treatments/ procedures combined.
15. Ambulance charges maximum up to Rs.2,000/- per hospitalization.
16. Migration facility to other retail Health products of Oriental available, with all accrued benefits intact.
17. Portability facility available subject to IRDAI Guidelines for portability.



18. 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.
19. Day care procedures covered.
20. Free look period option available, 15 days from the receipt of the policy.
21. Grace period facility for payment of renewal premium available.
 - 30 days grace for annual premium.
 - 15 days for half yearly, quarterly and monthly modes of premium payment.
22. No pre Medical Check-up required for policy issuance up to 55 years.
23. Pre & Post Hospitalization expenses up to 30/60 days covered.
24. AYUSH Treatment covered up to sum insured, without any sub-limits.
25. Option for revision of Sum Insured available.
26. Competitive Premium with Best Coverage.

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

www.orientalinsurance.org.in