



Oriental
Insurance

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

SAKSHAM SWASTHYA POLICY-ORIENTAL
Salient Features

Coverage Basis	Individual basis only
Category of Cover	Indemnity and Benefit
Sum insured	On Individual basis — SI shall apply to each individual member
Sum insured available(in INR)	4lacs and 5 lacs
Policy Period	1 Year
Eligibility	Policy can be availed on Individual basis. Age eligibility for adults: 18 years to 65 years Age eligibility for Children: Newborn to 17 years 40% or more disability as certified by the competent authority as per the Disability Act 2016. Persons with HIV/AIDS.
Grace Period	For Yearly mode of payment , a fixed period of 30 days is to be allowed as Grace. Period and for all other modes of payment a fixed period of 15 days be allowed as grace period.
Hospitalisation Expenses	Expenses of Hospitalization for a minimum period of 24 consecutive hours only shall be admissible. Time limit of 24 hrs shall not apply in respect of Day Care Treatment.
Pre-Hospitalisation	For 30 days prior to the date of hospitalization
Post Hospitalisation	For 60 days from the date of discharge from the hospital
Sublimit for Room/ Medical Practitioner's fee	1. Room Rent, Boarding, Nursing Expenses all-inclusive as provided by the Hospital/Nursing Home up to maximum of 1% of the sum per day. 2. Intensive Care Unit (ICU) charges/ Intensive Cardiac Care Unit (ICCU) charges all-inclusive as provided by the Hospital / Nursing Home up to maximum of 2% of the sum insured per day.
Cataract Treatment	Up to Rs.40,000/-(Including IOL), per each eye in one policy year
Modern Treatment	Covered for listed procedures up to 50% of sum insured available for Inpatient Hospitalisation Care
Ambulance service charges	Expenses covered up to Rs. 2000 per hospitalisation

AYUSH	Expenses incurred for Inpatient Care treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines shall be covered up to 50% of sum insured, during each Policy year as specified in the policy schedule
Pre-Existing Disease	Only PEDs declared in the Proposal Form and accepted for coverage by the company shall be covered after specific waiting periods as per policy.
Initial Waiting period	30 days for all claims except resulting from Accident and 90 days for lumpsum benefit under HIV/AIDS
PED waiting period	48 months (For pre-existing diseases other than the pre-existing Disability and HIV/AIDS covered)
Specific Disease/ illness waiting period	As defined in the policy.
Waiting Period and specific Sublimit for HIV AIDS Cover	For HIV/AIDS cover: a. Initial waiting period of 30 days will be applicable for Indemnity basis cover and 90 days shall be applicable for Benefit basis cover b. Sum Insured would be available for Hospitalisation Expenses as per terms and conditions of the policy. c. In case the CD4 count of insured is/goes below 150, then we will pay Rs.50,000/- as lumpsum amount to the insured. d. The claim under point (c) mentioned above shall be payable once in the lifetime of the Insured Person and shall not be necessarily linked to an Inpatient Hospitalisation claim made under the policy.
Waiting Period and specific Sublimit for Disability Cover	For Disability Cover: 24 months initial waiting period is applicable for the pre-existing Disability covered under the policy.
Co-pay	20% on all claims made under the policy unless waiver for Co-pay is opted and premium is paid for the same