



**Oriental
Insurance**

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

ORIENTAL YOUTH ECO CARE POLICY-Salient Features

1. The Policy term is one year and is available to any person between the ages of 18 to 45 years for Treatment taken in India.
2. The benefits under this Policy are available on Individual/Floater/Floater with Floater Basis under two plans, viz Basic & Premium as opted by the Proposer in the proposal form.
3. Coverage is being offered in different modalities
 - Individual basis
 - Floater basis
 - Floater with Floater basis.
4. Family consists of the Insured and/ or members as mentioned below:
 - Legally wedded spouse.
 - up to four Dependent Children
 - dependent children who are physically or mentally challenged.
5. Sum Insured INR. 3.0 lac to INR. 100.0 lacs (SI Bands - 3,5,7,10,15,20,25,30,35,40,45,50,75,100 lacs).Sum Insured is available as per the option of the Proposer, on Individual/Floater Basis only.
6. Midterm inclusion allowed for newlywed spouse & newborn child subject to terms and conditions of the policy.
7. Room, Boarding and Nursing Expenses as below:-

Sum Insured Slabs	Limit per day
Up to 5 lakhs	Single Room up to 1% of Sum Insured, maximum up to Rs 5,000/- per day
7- 10 lakhs	Single Room, maximum up to Rs. 10,000/- per day.
Above 10 lakhs	Actuals Expenses.

8. Intensive Care Unit (ICU) Expenses as below:-

Sum Insured Slabs	Limit per day
Up to 5 lakhs	maximum up to Rs.10,000/- per day
7- 10 lakhs	maximum up to Rs. 20,000/- per day
Above 10 lakhs	Actual expenses.

9. PED Waiting Period of 12 months & specific disease waiting periods as per policy document.
10. Pre and Post Hospitalization- Medical expenses incurred 45 days prior to Hospitalization and up to 90 days post Hospitalization.

11. Road Ambulance service charges

Sum Insured Slabs	Limits
Up to 10 lakhs	Up to 5,000/- per occurrence, maximum up to 10,000/- per policy period.
15-25 lakhs	Up to 10,000/- per occurrence, maximum up to 20,000/- per policy period.
Above 25 lakhs	Up to 25,000/- per occurrence, maximum up to 50,000/- per policy period.

12. Air Ambulance Cover

Sum Insured Slabs	Limits per policy period
Up to 10 lakhs	Maximum up to 10% of Sum Insured
15-25 lakhs	Maximum up to 25% of Sum Insured
Above 25 lakhs	Actual expenses Incurred.

13. AYUSH Treatment -up to 25% of Sum Insured as specified in the policy schedule in any AYUSH Hospital.

14. Mental Illness Cover

Sum Insured Slabs	Limit per policy period
Up to 10 lakhs	up to 50% of Sum Insured
Above 10 lakhs	As per the limits of Sum Insured

15. Modern Treatment

Sum Insured Slabs	Limit per policy period
Up to 10 lakhs	up to 25% of Sum Insured
Above 10 lakhs	As per the limits of Sum Insured

16. Telemedicine/Online Consultation

Sum Insured Slabs	Limit
Up to 10 lakhs	Max 2 consultations per policy period, max Rs. 1000 per consultation
Above 10 lakhs	Max 3 consultations per policy period, max Rs. 1500 per consultation

17. Additional Sum Insured for defined CRITICAL ILLNESS

18. Cumulative Bonus -Sum insured (excluding CB) shall be increased by 10% in respect of each claim free policy year, provided the policy is renewed without a break subject to maximum of 100% of the sum insured. If a claim is made in any particular year, the cumulative bonus accrued may be reduced at the same rate at which it has accrued.

19. Organ Donor Expenses- When Insured Person Is The Recipient

20. Organ Donor Benefit- When Insured Person Is The Donor –Actual expenses up to 10% of Sum Insured, to take care of medical and other incidental

21. Cataract Treatment

Sum Insured Slabs	Limits
Up to 10 lakhs	up to 50,000/- per eye including IOL.
Above 10 lakhs	up to 100,000/- per eye including IOL.

22. Cost Of Health Checkup
For individual-:

Sum Insured	Benefit
Upto 10 lakhs	Upto Rs 1,500
15-25 lakh	Upto Rs 2,000
Above 25 lakh	Upto Rs 3,000

For Family-:

Sum Insured	Benefit
Upto 10 lakhs	Upto Rs 3,000
15-25 lakh	Upto Rs 4,000
Above 25 lakh	Upto Rs 6,000

23. Daily Hospital Cash Allowance

Sum Insured Slabs	Limit(INR)
Up to 5 lakhs	500 per day
Above 5 lakhs	1000 per day

24. Medical Second Opinion

Sum Insured Slabs	Limit(in INR)
Up to 10 lakhs	5,000/- per policy period
10-25 lakhs	10,000/- per policy period
Above 25 lakhs	25,000/- per policy period

25. Maternity Expenses

Sum Insured Slabs	Limit per event(Maternity expenses)(INR)
Up to 10 lakhs	50,000
10 -25 lakhs	75,000

Above 25 lakhs	1,00,000
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26. Assisted Reproduction Treatment (Art) is covered
27. Free look period option available, 15 days from the receipt of the policy.
28. Grace period facility up to 30 days for payment of renewal premium available as per guidelines.
29. On-line Discount – 10% (subject to maximum INR 2,000).
30. TPA Discount – 5.5% if TPA services are not opted for.
31. Family discount – 10% Applicable if more than one members are covered under a single policy and opted for sum insured on individual member wise only.

Note:- For detailed Terms & Conditions refer the Policy and Prospectus of the policy.