

TERMS OF RENEWAL: LIFE-LONG RENEWAL

- Life-long Renewal: We offer life-long renewal regardless of your health status or previous claims made under your policy, unless the Insured Person or any one acting on behalf of an Insured Person acts in a dishonest or fraudulent manner or if there is any misrepresentation under or in relation to this policy or it poses a moral hazard.
- Waiting Period: The waiting periods mentioned in the policy wording will get reduced by 1 year on every continuous renewal of your policy.
- Renewal premium are subject to change with prior approval from IRDA. Any change in benefits or premium (other than due to change in Age) will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated atleast 3 months in advance.

In the likelihood of this policy being withdrawn in future, intimation will be sent to insured person about the same 3 months prior to expiry of the policy. Insured Person will have the option to migrate to similar indemnity health insurance policy available with us at the time of renewal with all the accrued continuity benefits such as Multiplier Benefit, waiver of waiting period etc. provided the policy has been maintained without a break as per portability guidelines issued by IRDA.

- Sum Insured Enhancement: Sum Insured can be enhanced only at the time of renewal subject to no claim having been lodged/paid under the Policy. If the insured increases the Sum Insured one grid up, no fresh medicals shall be required. In case where the Sum Insured increase is more than one grid up, the case shall be subject to medicals. In case of increase in the Sum Insured, waiting period will apply afresh for the amount by which the Sum Insured has been enhanced. However, the quantum of increase shall be at the discretion of the company.
- Any Insured Person in the policy has the option to migrate to similar indemnity health insurance policy available with us at the time of renewal subject to underwriting with all the accrued continuity benefits such as Multiplier Benefit, waiver of waiting period etc. provided the policy has been maintained without a break as per portability guidelines issued by IRDA.

TAX BENEFIT

- The premium amount paid under this policy qualifies for deduction under Section 80D of the Income Tax Act, subject to applicable tax laws.

DISCOUNTS

- Family Discount of 10% if 2 or more family members are covered under Optima Restore Individual Sum Insured Plan. (Discount is not applicable on the Critical Advantage Rider premium)
- An additional 7.5% discount is offered on the premium if you choose a 2 year policy

Disclaimer >

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

Statutory Warning >

Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015 (Prohibition of Rebates): No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurers. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ten lakh rupees.



The Apollo Hospitals Group, Asia's largest healthcare provider and Munich Health, world leaders in health insurance, come together to make quality healthcare easy and accessible. Simple language, clear policies, transparent procedures and innovative products, making health insurance the way it ought to be. We know healthcare. We know insurance.

We Know Healthcare. We Know Insurance.

REACH US

Apollo Munich Health Insurance Co. Ltd.

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Optima RESTORE

The unbelievable health plan.



AMHI/D/C/025

Unbelievable RESTORE BENEFIT

Apollo Munich introduces a first of its kind, unique Restore benefit that automatically reinstates the basic sum insured in case you exhaust it in a policy year. Sure it sounds too good to be true but here is how it works:

If you use up your coverage in an individual policy and fall ill with another illness, we will restore the entire sum insured for you to use, at no extra charge.

If someone's illness in your family uses up the coverage in a floater policy and if any other family member falls ill later during the same insured period, we will restore the entire amount at no extra charge.

So, if you have a Rs. 5 lakhs policy and exhaust the entire amount, we will restore Rs. 5 lakhs, which you can use for some other illnesses or for any other member covered under the family floater policy, if needed.

The coverage would be the accumulation of basic Sum Insured and accumulated Multiplier Benefit (if any).

Unbelievable MULTIPLIER BENEFIT

The amazing restore benefit also comes with a never before renewal incentive. If you've had a claim free year, we will increase your basic sum insured by 50% as a no claim bonus. If you don't claim even in the second year, we'll double your basic sum insured as a no claim bonus i.e. 100% of the basic Sum Insured.

So, if you have a 5 lakh policy and don't claim in the first year, we will increase your cover to 7.5 lakh for the second year and 10 lakh in the third year (if you don't claim in the second year), while you only pay a premium for a 5 lakh policy.

Unbelievable OTHERS

What makes **OptimaRESTORE** really a game changing health plan is that the goodies don't just stop with the unique Restore and Multiplier benefits. OptimaRESTORE is packed with a bunch of fantastic features that truly un-complicate healthcare and make it a plan that genuinely cares for you.

Lifelong renewal: Renew your cover lifelong and stay covered forever.

No sublimit on room rent: With this health plan you can get the room you like and the treatment you deserve without a hassle.

Cashless transactions: OptimaRESTORE enables you to get treated on a cashless basis across 4000 hospitals in over 800 cities.

No geography based sub-limits: No matter where you buy your policy you can get treated in any city or hospital you like in the country with no additional copays or sublimits.

No claim based loading: We will never load your renewal premium because you claimed or fell ill after taking our policy.

Quick turnaround time: You don't have to worry about pre-authorization, 90% of pre-authorization is done within 2 hours.

Quick claim payment: When it comes to claim settlement, we're one of the fastest in the industry to honour every genuine claim.

Certified associates: When you deal with us you can be assured that all our field partners and sales executives are well trained.

Easy upgrade: This health plan also comes with an easy upgrade option. You can upgrade your cover to the next slab at the time of your policy renewal.

Tax benefits: You can avail tax benefits for the premium amount under Section 80 D of the Income Tax Act. (Tax benefits are subject to changes in tax laws.)

CRITICAL ADVANTAGE RIDER (OPTIONAL)

You can opt to cover yourself worldwide at our network centers against treatment expenses for 8 major illnesses, that include Cancer, Coronary Artery by-pass surgery, Heart Valve replacement/repair, Neurosurgery, Live Donor Organ Transplant, Bone Marrow Transplant, Pulmonary artery graft surgery and Aorta Graft Surgery. The rider offers you freedom to not only avail best healthcare services world over but also covers all travel costs for the insured and accompanying relative; accommodation expenses; second opinion & post hospitalization expenses.

Unbelievable PORTABILITY

OptimaRESTORE, offers you easy portability, so if you are insured under another Insurer's health insurance policy you can transfer to Apollo Munich with all your accrued benefits after due allowances for waiting periods and enjoy all the unbelievable benefits of OptimaRESTORE.

REMEMBER

- **Maximum Age:** The maximum entry age is 65 years. There is no maximum cover ceasing age in this Policy.
- **Minimum Age:** The minimum entry age is 91 days. Children between 91 days and 5 years can be insured provided either parent is getting insured under this Policy.
- The cover will be valid for 1 or 2 year(s) as opted. An additional 7.5% discount is offered on the premium if you choose a 2 year Policy.
- An individual and/or his family members namely spouse, dependent children and dependent parents/parents-in-law are eligible for buying this cover on an individual or floater basis.

RESTORE INDIVIDUAL

Basic Sum Insured per Insured Person per Policy Year (Rs. in Lakh)	3.00, 5.00, 10.00, 15.00	20.00, 25.00, 50.00
1) In-patient Treatment	Covered	
Pre-Hospitalisation	Covered, up to 60 Days	
Post-Hospitalisation	Covered, up to 180 Days	
Day Care Procedures	All Day Care Treatments Covered	
Domiciliary Treatment	Covered	
Organ Donor	Covered	
Daily cash for Choosing shared accommodation	Rs. 800 per day for max 6 days	Rs. 1000 per day for max 6 days
Emergency Ambulance	Upto Rs. 2,000 per Hospitalisation	
E-opinion in respect of critical illnesses	One opinion per policy year	
2) Restore Benefit	Equal to 100% of Basic Sum Insured	
3) Multiplier Benefit	Bonus of 50% of the Basic Sum Insured for every claim free year, maximum upto 100%.In case of claim, bonus will be reduced by 50% of the basic sum insured. However this reduction will not reduce the Sum Insured below the basic Sum Insured of the policy	
4) Health Checkup	Not covered	Upto 1% of Sum Insured subject to a Maximum of Rs. 10,000 per Insured Person, only once at the end of a block of every continuous two policy years
5) Critical Advantage Rider	Offered (where base Sum Insured is Rs.10 lacs & above)	

RESTORE FAMILY

Basic Sum Insured per Policy Year (Rs. in Lakh)	3.00, 5.00, 10.00, 15.00	20.00, 25.00, 50.00
1) In-patient Treatment	Covered	
Pre-Hospitalization	Covered, up to 60 Days	
Post-Hospitalization	Covered, up to 180 Days	
Day Care Procedures	All Day Care Treatments Covered	
Domiciliary Treatment	Covered	
Organ Donor	Covered	
Daily cash for Choosing shared accommodation	Rs. 800 per day for max 6 days	Rs. 1000 per day for max 6 days
Emergency Ambulance	Upto Rs. 2,000 per Hospitalisation	
E-opinion in respect of critical illnesses	One opinion per policy year	
2) Restore Benefit	Equal to 100% of Basic Sum Insured	
3) Multiplier Benefit	Bonus of 50% of the Basic Sum Insured for every claim free year, maximum upto 100%.In case of claim, bonus will be reduced by 50% of the basic sum insured. However this reduction will not reduce the Sum Insured below the basic Sum Insured of the policy	
4) Health Checkup	Not covered	Upto 1% of Sum Insured per Policy subject to a Maximum of Rs. 10,000 per policy, only once at the end of a block of every continuous two policy years
5) Critical Advantage Rider	Offered (where base Sum Insured is Rs.10 lacs & above)	

MAJOR EXCLUSIONS

- Any treatment within first 30 days of cover except any accidental injury.
- Any Pre-existing diseases/conditions will be covered after a waiting period of 3 years.
- 2 years exclusion for specific diseases like cataract, hernia, hysterectomy, joint replacement etc.
- Expenses arising from HIV or AIDS and related diseases.
- Abuse of intoxicant or hallucinogenic substance like drugs and alcohol.
- Pregnancy, dental treatment, external aids and appliances.
- Hospitalization due to war or an act of war or due to nuclear, chemical or biological weapon and radiation of any kind.
- Non-allopathic treatment, congenital diseases, mental disorder, cosmetic surgery or weight control treatments.

For complete exclusions please refer to the policy document.