



**Daily hospital cash
with maximum
benefits**

Optima **CASH**



ApolloMunich
HEALTH INSURANCE

| **Let's Uncomplicate.**

Let's Uncomplicate

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.

Why *Optima* CASH ?

Optima Cash is planned with the intention to uncomplicate healthcare for you and your family through daily cash benefit in an event of hospitalisation.

In an event of hospitalisation, a lumpsum amount will be paid which can be utilized towards hospitalisation expenses or additional expenses like attendant's food, travel and accommodation expenses which are normally not covered under hospitalisation Insurance plan.

Easy to understand benefits with very less paper work, no submission of medical bill and no pre policy check up makes Optima Cash an easy to choose and easy to use health insurance plan which also offers tax benefit under section 80 D of Income Tax act.

FEATURES

S.no	Benefit	Coverage	Duration
1 a i)	Sickness Hospital Cash	Daily cash amount for each continuous and completed period of 24 hours if the insured is hospitalised due to any sickness.	Maximum up to 90 days/ 180 days per policy year.
1 a ii)	Sickness ICU Cash*	Twice the Daily cash amount for each continuous and completed period of 24 hours if the insured is admitted in ICU due to any sickness.	Maximum up to 15 days per policy year.
1 b i)	Accident Hospital Cash	Daily cash amount for each continuous and completed period of 24 hours if the insured is hospitalised due to any accident.	Maximum up to 90 days/ 180 days per policy year.
b ii)	Accident ICU Cash#	Twice the Daily cash amount for each continuous and completed period of 24 hours if the insured is admitted in ICU due to any accident.	Maximum up to 15 days per policy year.
1 c)	Day Care Procedure Cash	50% of the Daily cash amount if the insured undergoes any of the 10 identified day care procedures which does not require 24 hours hospitalisation due to technological advancement.	Maximum up to 6 day care procedures per policy year.
1 d)	Joint Hospitalisation due to an Accident^	Twice the Daily cash amount for each continuous and completed period of 24 hours where two or more Insured person(s) are concurrently hospitalised due to an accident.	Maximum up to 10 days per policy year.
1 e)	Convalescence Cash^^	Lumpsum amount paid if insured person is hospitalised beyond 7 continuous days,	Payable once per policy year.

^In addition to benefit 1bi) and 1bii). ^^In addition to benefit 1ai), 1a ii), 1bi) and 1bii) *Benefit 1a ii) sublimit under 1ai), #Benefit 1bii) sublimit under 1bi)

SCHEDULE OF BENEFITS

Gold Plan – 90 days			
Daily Cash Amount [All figures in INR]	1,000	2,000	3,000
1ai) Sickness Hospital Cash [upto 90 days]	1,000	2,000	3,000
1a ii) Sickness ICU Cash [maximum upto 15 days]*	2,000	4,000	6,000
1bi) Accident Hospital Cash [upto 90 days]	1,000	2,000	3,000
1b ii) Accident ICU Cash [Maximum upto 15 Days]#	2,000	4,000	6,000
1c) Day Care Procedure Cash [Maximum upto 6 Procedures]	500	1,000	1,500
1d) Joint Hospitalisation due to an Accident [Maximum upto 10 days]	2,000	4,000	6,000
1e) Convalescence Cash [once in Policy Year]	1,000	2,000	3,000

*Benefit 1a ii) sublimit under 1ai), #Benefit 1b ii) sublimit under 1bi)

SCHEDULE OF BENEFITS

Gold Plan – 180 days

Daily Cash Amount [All figures in INR]	1,000	2,000	3,000
1ai) Sickness Hospital Cash [upto 180 days]	1,000	2,000	3,000
1aii) Sickness ICU Cash [Maximum upto 15Days] *	2,000	4,000	6,000
1bi) Accident Hospital Cash [upto 180 days]	1,000	2,000	3,000
1bii) Accident ICU Cash [Maximum upto 15 Days]#	2,000	4,000	6,000
1c) Day Care Procedure Cash [Maximum upto 6 Procedures]	500	1,000	1,500
1d) Joint Hospitalisation due to an Accident [Maximum upto 10 days]	2,000	4,000	6,000
1e) Convalescence Cash [once in Policy Year]	1,000	2,000	3,000

*Benefit 1aii) sublimit under 1ai), #Benefit 1bii) sublimit under 1bi)

EXCLUSIONS

- All treatments within the first 30 days of the policy excluded except any accidental injury.
- 2 years exclusion for specific diseases.
- Any pre-existing condition will be covered after a waiting period of 4 years
- Hospitalisation due to war or any act of war or due to a nuclear, chemical or biological weapon and radiation of any kind.
- Expenses arising out of HIV or AIDS and related diseases.
Please refer to the policy for the complete list of exclusions.

TERMS OF RENEWAL

- We offer lifelong renewal unless the Insured Person or any one acting on behalf of an Insured Person has acted in an improper, dishonest or fraudulent manner or any misrepresentation under or in relation to this policy or the Policy poses a moral hazard.
- Grace Period - Grace Period of 30 days for renewing the Policy is provided under this Policy.
- There is no maximum cover ceasing age in this policy.
- Waiting Period - The Waiting Periods mentioned in the policy wording will get reduced by 1 year on every continuous renewal of your Optima Cash policy.
- Renewal Premium - Renewal premium are subject to change only 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 health insurance policy available with us at the time of renewal with all the accrued continuity benefits 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 have been lodged/ paid under the policy. If the Insured enhances the Sum Insured, the case will be subject to medical underwriting. In case of increase in the Sum Insured waiting period will apply afresh in relation to the amount by which the Sum Insured has been enhanced. However the quantum of enhancement shall be at the discretion of the Company.

POINTS TO REMEMBER

- Optima Cash covers persons from the age of 5 years to 65 years.
- Dependent Children are covered from the age of 91 days onwards if either parent is covered under any Optima Cash policy.
- Optima Cash policy can be issued to an individual and/or family.
- The policy offers coverage on individual sum insured basis only.
- The family includes self, spouse and dependent children.
- Daily cash amount options of Rs 1,000; Rs 2,000 and Rs 3,000 for 90days/ 180 days per policy year to choose from.
- The policy will be issued for period of 1 year or 2 years.
- No Medical tests (in case there is no adverse declaration in the proposal form).
- Income tax benefits for the premium amount under Section 80 D of the Income Tax Act.
- Family discount of 10 % if 2 or more members are covered under the same policy.

PREMIUM (in INR)

Gold – Annual Premium						
	90 Days			180 Days		
Age (Yrs)	1,000	2,000	3,000	1,000	2,000	3,000
91 st day - 45	1,183	2,365	3,548	1,314	2,628	3,942
46-60	1,976	3,953	5,929	2,081	4,161	6,242
> 61	4,161	8,322	12,483	4,380	8,760	13,140

Gold – 2 Year Premium						
	90 Days			180 Days		
Age (Yrs)	1,000	2,000	3,000	1,000	2,000	3,000
91 st day - 45	2,129	4,257	6,386	2,365	4,730	7,096
46-60	3,854	7,708	11,562	4,057	8,114	12,171
> 61	8,114	16,228	24,342	8,541	17,082	25,623

All premium rates are exclusive of service tax

- Premium rates may be revised subject to approval from IRDA
- The premium for the policy will remain the same for the policy period as mentioned in the policy schedule. Please note that your premium at renewal may change due to a change in your age or changes in the applicable tax rate

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 10 lakh rupees.

REACH US

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We know healthcare. We know insurance.

We also offer Travel and Personal Accident Insurance.

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