

IndusInd Critical Illness Policy

Strengthened for Challenges
You Never See Coming



Financial Confidence for Life's Critical Moments.

A critical illness can impact multiple aspects of life at once, affecting not only your health, but also your routine, plans, and financial well-being. Alongside the challenges of treatment and recovery, managing financial responsibilities can become an added concern.

IndusInd Critical Illness Policy helps you prepare for such uncertainties with financial protection against covered critical illnesses. Backed by the convenience of technology, it is designed to provide greater ease, support, and confidence when you need it most.

**IndusInd Critical Illness Policy -
Helping You Stay Prepared for the
Unexpected.**



#ForwardTogether

Why This Plan Stands Out



Cover for 10 Critical Illnesses and Surgeries

The policy covers 10 specified critical illnesses and surgeries, helping you stay financially prepared if a covered illness strikes.



No Medical Test

No medical test is required up to age 45.



Lump Sum Benefit

The policy provides a lump sum payment, giving you the flexibility to plan your treatment accordingly and with confidence.



Flexible Policy Terms

Choose between a policy term of 1 year or 3 years, depending on what suits your requirements.



Tax Benefits

The policy enables you to avail tax benefits under Section 80D of the Income Tax Act, 1961.

Note: Tax laws are subject to change.



Renewal Benefits

Enjoy a no-claim discount of 5% at each claim-free renewal for a 1-year policy, or a cumulative 10% for every claim-free term under a 3-year policy, up to a maximum of 50%, provided the policy is renewed without a break.



What This Policy Covers

If you're diagnosed with a critical illness or need to undergo one of the surgeries listed below, this policy pays out a lump sum benefit.

Category I

Claims here are payable once you've survived for more than 30 days following the diagnosis, occurrence, or surgery covered under this category.

- ✓ Cancer of specified severity
- ✓ Major organ/bone marrow transplant
- ✓ Multiple sclerosis with persistent symptoms
- ✓ Third-degree burns
- ✓ Aorta graft surgery

Category II

Claims here are payable once you've survived for more than 60 days following the diagnosis, occurrence, or surgery covered under this category.

- ✓ Open-heart replacement/repair of valves
- ✓ Coma of specified severity
- ✓ Quadriplegia/permanent paralysis of all four limbs
- ✓ Total blindness
- ✓ Kidney failure requiring regular dialysis



Check Your Eligibility Criteria

Your eligibility for this policy depends on your age and medical history. If you are 45 years or below and have no present or past medical history, you can get a Sum Insured of up to ₹10 lakhs.

If you are 46 years or above, you will need to undergo pre-acceptance medical tests. We will review the results, and once they are accepted, your policy will be issued.

Sum insured	₹5 lakhs	₹7 lakhs	₹10 lakhs
Maximum entry age	65 years	60 years	55 years
Minimum entry age	18 years		
Renewable up to	Lifelong		
Cover type	Individual-single member can be covered under a policy		
Pre-policy issuance medical check-up*	≥ 46 years		

Note - Proposer should be at least 18 years as on the date of proposal.
*50% reimbursement on enrolment.

Renewal Benefits for You

To keep your continuity benefits active, make sure you renew your policy within 30 days of the policy end date.



What This Policy Does Not Cover[^]

Understanding what is not covered is just as important as knowing what is covered. Here are some of the major exclusions under the policy:

- ✖ All diseases, illnesses, injuries which are pre-existing when the cover incepts for the first time under this policy
- ✖ Critical illness contracted or evidenced through signs and symptoms within 3 months of the inception date of this policy (this exclusion doesn't apply for subsequent renewals with the company without a break)
- ✖ Certification/diagnosis by a family member, person not registered as medical practitioner, or any diagnosis that is not scientifically recognised
- ✖ Any critical illness arising out of any congenital illness/condition/disorder whether internal/external
- ✖ Critical illness/condition resulting directly/indirectly, caused by/contributed to, aggravated/prolonged by childbirth/ pregnancy, or in consequence thereof
- ✖ Any critical illness due to alcohol/smoking/other tobacco intake/drug abuse
- ✖ Any treatment/surgery for change of sex, or any cosmetic surgery, or treatment/surgery/complications/illness arising as a consequence thereof
- ✖ Critical illness acquired due to Human Immunodeficiency Virus
- ✖ Critical illness arising due to intentional self-injury/suicide/ attempted suicide
- ✖ War or terrorism induced critical illness/surgery or caused by nuclear weapons

[^]This list is indicative. For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale.

We Make Claims Actually Easy



Step 1:

Inform our health claims team, HealthCare, about your illness or claim details by calling 022-4890 3009 (Paid) or by writing to healthcare@indusindinsurance.com.



Step 2:

Fill in the critical illness claim form and submit the original treatment/hospitalisation documents and bills to HealthCare.



Step 3:

HealthCare reviews your claim and either approves it, declines it, or reaches out if more details are needed. If the claim is approved, payment will be made through NEFT.

Take the smart step. Connect with us today.

Website	indusindinsurance.com
Call	022-4890 3009 (Paid) 022-6593 4185 (Paid) – Exclusive line for Senior Citizens
WhatsApp	74004 22200

Contact our Insurance Advisor

Go digital with us



Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

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 insurer.

For complete details on the benefits, coverage, terms & conditions, and exclusions, visit the website www.indusindinsurance.com or read the sales brochure, prospectus and policy wordings carefully before concluding sale. Tax laws are subject to change.

IRDAI Registration No. 103. IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance Company Limited). Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300. IndusInd Critical Illness Policy, UIN: RELHLGP08003V010708. IGI/MCOM/CO/CRITICALILLNESS/BR/VER.1.0/100926.