

IndusInd Health Global Policy

Crafted for a World
Without Borders



Made For The Global You

A life well lived comes with high standards. You have never let borders define you. You travel the world, seek the best, and refuse to settle in life, and in everything you choose for your family.

Your health cover should be held to that same standard.

With IndusInd Health Global Policy, advanced medical treatments and world-class healthcare infrastructure are always within your reach across the globe, backed by genuine expertise and care that never cuts corners.

Because a life without limits deserves healthcare without them, too.

IndusInd Health Global Policy - Protection
Without Borders.



#ForwardTogether

What Makes This Policy Truly Global!



Coverage of Up to USD 1 Million

Because global medical bills need global-sized coverage. Get high coverage of up to \$1 Million, so cost is never a barrier to the best care.



Cover What Matters Most to You**

Whether it is a planned procedure for a specific illness like cancer or bypass surgery, or an unexpected illness or injury, you choose the scope of your cover.



Day Care Procedures Included

Pre- and post-operative day care treatments are covered within your sum insured.



Recover in the Room You Want

Choose your room category freely. Consumable expenses are covered under your sum insured as well.



Back on Your Feet After an Accident#

Speech, occupational, and physical therapies are covered in case of an accident, up to \$2,300.



Your Loved Ones, By Your Side#

Travel and accommodation expenses for the insured, companion, and living donors are covered.



We Take Care of the Essentials

Visa and documentation, lost passport support, consular referral, taxi or chauffeur arrangement, emergency cash - all taken care of.

Note:

**Available with Royal and Royal+

#Available with Elite+ and Royal+

Global Benefits Crafted Around Your Life



Choose Your Passport To Global Health!

Sum Insured Options** (USD per annum)	\$0.15 Million		\$0.25 Million	\$0.5 Million	\$0.75 Million	\$1 Million
Plans	Elite		Elite+	Royal		Royal+
Scope of Cover	Specified Illnesses*** Cancer Treatment; Coronary Artery Bypass Surgery (CABG); Heart Valve Replacement or Repair etc.			All Illnesses including Specified Illnesses**		

Global Cover	Elite	Elite+	Royal	Royal+
1) In-Patient Treatment, Including ambulance and organ donor expenses, up to the Sum Insured (SI)	✓	✓	✓	✓
2) Pre and Post-Operative Day Care Treatment, within Sum Insured	✓	✓	✓	✓
3) Pre-Hospitalisation: From the date of arrival in the City of Treatment up to 15 days or to the start of pre-approved In-Patient Treatment whichever is earlier (Within Sum Insured)	✓	✓	✓	✓
4) Post-Hospitalisation, 30 days, within Sum Insured	✓	✓	✓	✓
5) Rehabilitation: (Accident only), USD 2,300, within Sum Insured		✓		✓
6) Travel Expenses: For Worldwide including US/Canada: Up to USD 7,000 total (for insured, companion, and living donor) (Within Sum Insured) For Worldwide excluding US/Canada: Up to USD 3,500 total. (for insured, companion, and living donor) (Within Sum Insured)		✓		✓
7) Accommodation Expenses: For Worldwide including US/Canada: Up to USD 350 per day. Within S.I max up to 60 days For Worldwide excluding US/Canada: Up to USD 250 per day. Within S.I max up to 60 days		✓		✓
8) Repatriation of Mortal Remains, Up to USD 15,000, within Sum Insured	✓	✓	✓	✓
9) Second Opinion, Within Sum Insured	✓	✓	✓	✓
10) Visa Charges and Documentation, Within Sum Insured		✓		✓
11) Assistance Services (No Limit), • Translation Services • Transmission Of Urgent Messages • Lost Passport Assistance • Consular Referral • Arrangement of Radio Taxi or Chauffeur Services • Emergency Cash Assistance		✓		✓

***For the entire list of specified illnesses please turn over and for the complete details, kindly refer to the policy wording

**Option to choose Worldwide including/excluding US & Canada.

Choose To Be Treated In India (Optional Cover)

Sum Insured Combo Global	\$0.15 Million	\$0.25 Million	\$0.5 Million	\$0.75 Million	\$1 Million
+	+	+	+	+	+
India	₹1.5 Crores	₹2.5 Crores	₹4.5 Crores	₹6.5 Crores	₹Unlimited^^
Plans	Basic		Comprehensive		
Scope of Cover	All illnesses including Specified Illnesses (For Gene Therapy: Sublimit of 50% of India Base Sum Insured, Lifetime limit: 100% of India Base Sum Insured).				

India Cover	Basic	Comprehensive
1) In-Patient Treatment (Incl. Consumables), up to Sum Insured, Actuals (Any Room category)	✓	✓
2) Day Care Treatment (Incl. Consumables), within Sum Insured, Actuals (Any Room category)	✓	✓
3) Domestic Road Ambulance, within Sum Insured	✓	✓
4) Air Ambulance, within Sum Insured	✓	✓
5) Domiciliary Hospitalisation, within Sum Insured	✓	✓
6) Modern Treatment, within Sum Insured	✓	✓
7) Pre & Post Hospitalisation 90 & 180 Days respectively within S.I	✓	✓
8) Organ Donor Expenses, within Sum Insured	✓	✓
9) Rehabilitation, INR 50,000, within Sum Insured		✓
10) Home Care Treatment (with round the clock, doctor visit), INR 25 lakhs, max 15 days in a Policy Year, within Sum Insured		✓
11) Medical Equipment: Durable Medical Equipment like wheel chairs, CPM machine, etc., covered up to INR 5 lakhs, within Sum Insured & Small Medical Equipment like spectacles, medical splints, etc., covered up to INR 2 lakhs, within Sum Insured		✓
12) OPD Expenses Incl. Consultation, Diagnostics, Pharmacy, Physiotherapy, Dental, up to INR 50,000		✓
13) Health Check-up: Up to INR 10,000, every 2 years, starting at the beginning of year 2		✓
14) Second Opinion: INR 5,000, within Sum Insured	✓	✓
15) No Claim Bonus*: 25% increase in India Base Sum Insured for every claim-free year, max up to 100% of Base Sum Insured and 25% decrease for every claim year	✓	✓
16) Inflation Protection*: 8 % increase in India Base Sum Insured at the end of each Policy Year, max up to 100% of Base Sum Insured, irrespective of claim made in a particular year	✓	✓
17) Unlimited Reinstatement*: On subsequent claim, Unlimited reinstatement of India Base Sum Insured on related or unrelated illness or injury	✓	✓
18) Assistance Services: • Tele-consultation • Booking of health check-ups • Arrangement of Nurse at home • Emergency helpline	✓	✓

^^Floater option shall not be available where Unlimited India Base Sum Insured is Opted.
*Not applicable for unlimited India Base Sum Insured.

Add More Power With Optional Covers**



Waiver of Co-Payment

This benefit waives the **20%** co-payment condition on the assessed claim amount for policyholders entering the policy for the first time at age 61 or above.



Voluntary Co-Payment

10% or 20% on the assessed claim amount.



Change in PED Waiting Period

You can change your pre-existing disease waiting period from 36 months to **12, 24, or 48** months.

****Additional premiums or discounts shall apply.**

Discounts That Will Make You Say Wow!



Cross-Sell Discount

You can avail of up to a **5%** discount if you are already insured with us and hold an IGI Private Car Policy, a Long-term Home Policy, or a Retail Health Policy.



Family Discount

If you insure more than one family member under the same policy, you can get up to a **10% discount**, depending on your family size.



Long-Term Discount

Get a discount of **7% or 12%** when you choose a 2 or 3-year policy, respectively.



Promoter Group Employee

Existing IGI customers, group promoters, or employees are eligible for up to a **10% discount**.

You can also avail discount for Issuance Mode and Employee Sourcing.
Note: Total discount (excluding Long Term Discount) is limited to 20%

Wherever
Treatment Takes You,
We Ensure Your Loved
Ones Stay Close



Specified Illnesses

Specified Illnesses/Treatment	Sub-limits
Cancer Treatment	None
Coronary Artery by-pass Surgery (CABG)	None
Heart Valve Replacement or Repair	None
Neurosurgery	None
Donor Organ Transplant	None
Bone Marrow Transplant	None
Aorta Graft Surgery	None
Pulmonary Artery Graft Surgery	None
Skin Grafting Surgery for Major Burns	None
Joint Replacement /Reconstruction (Hip, Knee, Shoulder)	None
Reconstructive Surgery	None
Gene Therapy	50% of Sum Insured or USD 5 lakhs (whichever is lower), Lifetime limit: 100% of Global SI

What This Policy Does Not Cover^{*^}

- ✖ Investigation & Evaluation
- ✖ Rest Cure, Rehabilitation and Respite Care
- ✖ Obesity/ Weight Control
- ✖ Change-of-Gender Treatments

^{**}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.

Check Your Eligibility

Age	Entry Age: Child - 91 days to 25 years Adult - 18 years to 65 years No Exit Age
Policy Type	Individual and Family floater basis
Policy Period Option	1/2/3 Years

Waiting Period

Initial Waiting Period	90 days for claims under Global Coverage 30 days for claims under India Coverage
PED Waiting Period	36 months from the policy start date
Specific Waiting Period	• Joint Replacement / Reconstruction (Hip, Knee, Shoulder) 36 months for claims under Global Coverage; 24 months for claims under India Coverage • Gene Therapy: 48 months • Dental Cover under India OPD: 30 Days • Listed Illnesses/Procedures: 24 Months

Policy Cancellation

Please refer to the policy wording for the cancellation grid.

Your Global Claim, Our Local Care!

A medical emergency doesn't check your passport. Neither do we.

Call us, and we will scout three of the best hospitals globally, suited to exactly what you need. You choose the one you are most comfortable with, and we will arrange your medical consultation.

Once you agree to the suggested treatment as per your plan, we take care of your entire treatment journey, from arranging travel and accommodation. We also assist with your visa and offer comprehensive support services throughout your treatment.

Because when you're far from home, the last thing you should worry about is paperwork.

Call	022 67347444
Email	indusindglobalhealth@europ-assistance.in
Physical	Europ Assistance India, Star Hub Bldg. No 2, 7th Floor, Near ITC Maratha Hotel, Sahar, Andheri (E), Mumbai, Maharashtra, India - 400 059.

For Cashless Claims In India, Reach Us Here

 Call: 022-4890 3009 (Paid)

 Email: healthcare@indusindinsurance.com

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 and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax Laws are subject to changes as per the amendments from time to time.

IRDAI Registration No. 103. IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance Company Limited). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. IndusInd Health Global Policy UIN: IRDAN103RP0001V01202324. 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. IGI/MCOM/CO/HEALTHGLOBAL/BR/VER.1.0/230626.