

IndusInd Health Infinity Insurance

Built for a Future
Without Limits



More Than Expected

Sometimes, the best moments are the ones you didn't plan for. An unexpected upgrade on a long flight. A complimentary dessert you never ordered.

That feeling of getting more than you expected is rare. And genuinely special.

Your health insurance should feel just as reassuring.

That's why IndusInd Health Infinity Insurance is built without limits.

Limitless coverage. Limitless benefits.

A policy designed around your life, flexible enough to adapt as your needs evolve.

Because when it comes to your health, getting more is never too much.

**IndusInd Health Infinity Insurance -
More coverage. More care. More you.**



#ForwardTogether

Built to Give You More



More Cover*

Your base cover automatically gets a 1.5x boost on every Sum Insured. Choose a ₹5 Crore plan, and your total coverage becomes ₹6.5 Crore.



More Time*

Get a policy that stays with you for 13 months instead of 12, and if you go for the 24-month plan, your cover extends to 26 months.



More Global*

Your cover travels with you. From global emergencies to planned treatments abroad, you are covered beyond borders, up to defined limits.

Note: MoreTime is not available with a 3-year policy period.



OPD Cover That Goes the Distance**

From specialist consultations and diagnostics to dental, surgical, and prescription costs, your OPD expenses are covered up to 35% of your OPD limit.



Maternity Cover in Just One Year**

We know maternity expenses can't wait. With a waiting period of just 12 months (as opted), your maternity expenses can be covered sooner than you think.



Unlimited Restoration of Sum Insured**

You cannot put a budget on a medical emergency. That is why, if a claim exhausts your Base Sum Insured during the policy year, we restore it entirely, 100%, automatically. Think of it this way: if your Sum Insured was ₹10 Lakhs and you used every rupee of it, we refill it back to ₹10 Lakhs. Ready to use again, for the same or a completely different illness or injury. Because your cover should never run out when you need it most. Now that's what giving you More really looks like.

*Your policy premium includes one of the More Benefits for you to avail, while the other two can be opted by paying some additional premium. You can even opt out of the More Benefits and earn an additional discount on your premium.

**These are optional covers and need to be opted separately while purchasing the policy.



Add More Power with Optional Covers⁺



Limitless Covers



Consumables Cover

Covers everyday medical consumables like syringes, gloves, and other non-payable items, up to your chosen Sum Insured.



Unlimited Restore Benefit

Never worry about exhausting your coverage. Your Base Sum Insured is restored unlimited times a year, covering subsequent claims for related* or unrelated illness/injury.

Smart Protector



Super Charger

Boost your coverage with an additional Sum Insured of 20% or 33.33% (as chosen) at the end of each policy year. (max up to 100% of Sum Insured).



Air Ambulance

In critical emergencies, get airlifted to the nearest hospital for immediate medical care.

Mother & Child Care



Maternity Cover

Covers maternity expenses (normal & C-section) up to ₹1 lakh/₹2 lakh, based on your selected coverage.



Maternity Waiting Period

Short waiting period of just 1 or 2 years, as chosen.



Newborn Baby and Vaccination Cover

Covers your baby's medical care and vaccination expenses up to ₹1 lakh.

Note: The mother and child care cover is available only for a 3-year policy period.

*Up to 100% of SI for related illness/injury for Sum Insured ₹5 Lakhs,

+These are Add-on benefits and need to be opted separately.

Other Add-On Benefits



OPD Cover

Covers OPD consultations, including doctor visits, diagnostic tests, dental treatments, and surgical procedures. Prescription drugs are covered up to 35% of the chosen OPD limit.



Medical Equipment Cover

Covers durable medical equipment up to 5% of Sum Insured (max ₹2.5 lakhs) and small medical equipment up to 1% (max ₹20,000).



Double Cover

Get an additional 100% of the Sum Insured for the same claim.



Home Care Treatment

Covers medical expenses for listed home treatments within Sum Insured limits.



Change in Pre-Existing Waiting Period

You can change the pre-existing waiting period to 24 months/12 months.



Reduction in Specific Illness Waiting Period

Reduce the waiting period for specific illnesses to 12 months.



Reduction in Room Rent

Flexibility to choose your hospital room category, helping you stay within budget.



Voluntary Aggregate Deductible

Lower your premium by opting for a voluntary aggregate deductible.

Note: The above mentioned benefits are a part of the add-on covers.

+These are Add-on benefits and need to be opted separately.

Choose A Limitless Plan With Us!

Sum Insured (in ₹.)	₹5 Lakhs	₹10 Lakhs	₹15 Lakhs	₹25 Lakhs	₹50 Lakhs	₹1 Crore	₹2 Crore	₹3 Crore	₹4 Crore	₹5 Crore	
Section 1: Basic Benefits											
a) Inpatient Care	No Sub-limits										
b) Special Treatments (in ₹.)	<₹ 10 Lakhs covers up to 50% of SI & >= ₹ 10 Lakhs covers 100% SI										
c) Day Care Procedures	Within Sum Insured										
d) Domiciliary Hospitalisation	Within Sum Insured										
e) Organ Donor	Within Sum Insured										
f) Ayush Benefit	Within Sum Insured										
g) Pre-Hospitalisation Medical Expenses	Covered Upto 90 days (Within Sum Insured)										
h) Post-Hospitalisation Medical Expenses	Covered Upto 180 days (Within Sum Insured)										
i) Emergency Ambulance	Within Sum Insured										
j) Transportation Benefit	Maximum upto ₹500 per hospitalisation (Within Sum Insured)										
k) Restore Benefit	On subsequent claim, one restore up to 100% SI for unrelated illness/ injury										
Section 2: More Options Benefits											
a) MoreCover* (in ₹.)	₹2 Lakh MoreCover On a ₹ 5 Lakhs SI	₹3 Lakh MoreCover On a ₹ 10 Lakhs SI	₹5 Lakh MoreCover On a ₹ 15 Lakhs SI	₹7.5 Lakh MoreCover On a ₹ 25 Lakhs SI	₹15 Lakh MoreCover On a ₹ 50 Lakhs SI	₹30 Lakh MoreCover On a ₹ 1 Crore SI	₹60 Lakh MoreCover On a ₹ 2 Crores SI	₹90 Lakh MoreCover On a ₹ 3 Crores SI	₹1.2 Crore MoreCover On a ₹ 4 Crores SI	₹1.5 Crore MoreCover On a ₹ 5 Crores SI	
b) MoreTime*	Extended Policy Year of 13 months if Policy period is 1 year and Extended Policy Year of 26 months if Policy Period is 2 years										
c) MoreGlobal*	Covers emergency hospitalization and day care treatment up to 100% of SI (Within Sum Insured) Sub-limit of ₹50 Lakhs or SI whichever is lower for Planned In Patient-Treatment										

*Your policy premium includes one of the More Benefits for you to avail, while the other two can be opted by paying some additional premium. You can even opt out of the More Benefits and earn an additional discount on your premium.

Discounts, Discounts And More Discounts



Voluntary Co-Payment Discount###

Opt for a 10% voluntary co-payment and enjoy a 10% reduction in your premium.



Policy Tenure Discount

Get an additional 10% discount by choosing a 2 or 3-year policy and paying the premium upfront as a single payment.



Family Discount**

Get a special 10% discount, based on family size, by covering more than one family member under the same policy rather than a family floater plan.



Renewal Discount**

Get a 2.5% discount on your premium upon renewal for continuing your policy.



Prime Discount**

You can get a 10% discount on your premium if you are an existing customer, an IndusInd Group employee, or a shareholder.



Online Discount**

Get a 10% discount on your premium when you purchase your policy online through our website, app, or authorised partners.



Girl Child Discount**

Get an exclusive 5% discount on your premium when you include a girl child under a floater policy.



BMI Discount/Loading**

Stay healthy and benefit from premium discounts linked to your BMI score.

BMI	Discount /Loading
Underweight and overweight category	No loading or discount
Normal category	5% discount
Obesity category	5% loading
Morbid obesity category	10% loading subject to acceptance



Early Bird Discount**

Enjoy a 5% discount when you port your policy within 3 years and 3 months of first purchase, provided you are under 50 years of age and have no PED.



Credit Score Discount/Loading**

Get a discount on your premium based on your credit score. The higher your score, the greater the discount.

Category	Discount
Excellent category (above 750):	7.5% discount
Good category (650-750):	5% discount
Avg. category (550-650) and where credit score is not available	No loading or discount
Poor category (Upto 550)	5% loading



Concurrent Disclosure Discount***

Get a 2.5% discount on your premium if you hold parallel health policies.



Female Proposer Discount**

Get a 5% discount on your premium when the proposer is a woman.



Vaccination Discount**

Get a 2.5% discount on your premium if you have taken the COVID-19 vaccine/booster, HPV vaccine, or Pneumococcal vaccine.



Stay Healthy Discount

Save your annual health check-up results and enjoy a 10% discount on renewal.



Zone Wise Relativity

Get a 20% discount on your premium if you reside in Zone B^^.

***Co-payment is not mandatory in IndusInd Health Infinity Insurance. **Total discount for mentioned benefits is limited to 35% Note: Online Discount applicable only if the policy was purchased through above mentioned online platforms without the involvement of any other insurance agent or insurance intermediary. ^^Refer to the Prospectus for the zonal list. ^^Note: Applicable for new business.



What This Policy Does Not Cover[^]

Non-Medical Exclusions

- ✖ War or similar situations
- ✖ Breach of Law with criminal Intent
- ✖ Intentional self-injury or attempted suicide
- ✖ Dangerous & hazardous activities e.g. adventure sports, military or air-force operations

Medical Exclusions

- ✖ Illness or injury resulting from the use of alcohol, tobacco, narcotics or psychotropic substances
- ✖ Self-detachable or removal of artificial body parts
- ✖ Treatment outside India except if opted for More Global
- ✖ Unregistered hospitals
- ✖ Correction of eye sight except to the extent covered in Special Treatment
- ✖ Cosmetic, aesthetic and re-shaping treatment and surgeries unless required because of illness or injury
- ✖ Alternative treatments except to the extent covered in Ayush Benefit

- ✖ Out-patient basis treatment
- ✖ Unproven/Experimental treatments
- ✖ Admission primarily for diagnostics and evaluation only
- ✖ Any diagnostic expenses not related/not incidental to covered illness
- ✖ Run-down condition i.e. rehabilitation, convalescence
- ✖ Hearing aids, spectacles or contact lenses except covered in Special Treatment
- ✖ External congenital anomaly
- ✖ Any form of hormone replacement therapy (HRT) and/or administration of other hormonal medication
- ✖ Venereal disease, sexually transmitted disease or illness
- ✖ Maternity expenses
- ✖ Infertility, Sterility, Birth control
- ✖ Treatment and supplies for analysis and adjustments
- ✖ Dental treatment
- ✖ Non-payable items as per Annexure
- ✖ Treatment rendered by a doctor outside his discipline
- ✖ Treatment or drug not supported with prescriptions
- ✖ Investigation & Evaluation
- ✖ Rest cure, rehabilitation and respite care
- ✖ Obesity/Weight Control
- ✖ Change-of-Gender treatments
- ✖ Excluded Providers
- ✖ Wellness and Rejuvenation
- ✖ Dietary Supplements and Substances
- ✖ Refractive Error less than 7.5 dioptres

^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	Dependent Child: 91 days to 25 years Adult: 18 years to 65 years Age based on completed years No maximum cover ceasing age
Family Composition for Floater policy	Individual / Floater Maximum 8 members (2 Adults and up to 6 Children)
Policy Period Option	1/2/3 Years
Pre-Policy Check-up (PPC)+#	Above 55 years of age PPC will be applicable irrespective of opted Sum Insured

Waiting Period

First 30 Days Waiting Period	30 days from the start of the policy date towards treatment of any illness except claims related to an accident.
Pre-Existing Disease Waiting Period	3 years waiting period for expenses related to the treatment of PED. A continuous coverage of 36 months is essential after the date of inception of the first policy.
Specific Waiting Period	2 years of waiting period applies on specific diseases. A continuous coverage of 24 months is essential after the date of inception of the first policy.

Policy Cancellation

Please refer to the policy wording for the cancellation grid.

*100% PPC cost will be absorbed by us and reports will be issued to the Insured for Accepted Cases only.
For more details kindly refer to the Policy Wordings or Prospectus.

We Make Claims Actually Easy



Inform us of hospitalisation by contacting our health claims team, HealthCare, at 022-4890 3009 (paid number), as given on your health card.



Submit the required documents to HealthCare.



Network hospitals: HealthCare will facilitate a cashless claim.
Non-network hospitals: Submit a reimbursement claim as per the process outlined in the policy wording.

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 Infinity Insurance. UIN: RELHLIP23120V042223. 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/HEALTHINFINITY/BR/VER.1.0/030926.