

IndusInd HealthGain Policy

Designed for a Life
Without Compromise



Flexibility

At Its Core

Most health insurance policies follow a fixed structure, offering a standard set of benefits that may not always suit your needs.

There are covers you value, and others you might never need. What matters most is having the freedom to choose what truly works for you.

That is why we created a health policy designed around flexibility.

With power-packed plans: Plus, Power, and Prime, you can choose the benefits that matter to you and align them with your preferred Sum Insured.

So instead of adjusting to a policy, you have one that adjusts to you.

The result is a plan built around your priorities, so you never have to compromise.

IndusInd HealthGain Policy - Coverage That Adapts to You.

#ForwardTogether



Why This Plan Stands Out



2x Your Cover When It Matters*

Get 100% additional base sum insured over and above your sum insured, usable within the same claim.



Early Cover for Chronic Conditions*

With the Chronic Shield cover, conditions such as asthma, hypertension, hyperlipidaemia, and diabetes may be covered from day 31, subject to declaration and acceptance.



Shorter Waiting Period for Pre-Existing Diseases*

Reduce the standard waiting period from 3 years to 2 years or even 1 year.



₹1,000-₹2,500 Daily Hospital Cash*

Daily cash support for medical expenses for:

- Up to 30 days of In Patient Hospitalisation
- Up to 15 days in ICU



No Renewal Premium After Critical Illness**

If diagnosed with a covered Critical Illness, you will not need to pay the renewal premium for the following year.



Lower Premium with Aggregate Deductible*

Choose to pay a fixed deductible across claims in a Policy Year and enjoy a lower premium.



Additional Daily Benefit for Twin-Sharing Rooms**

Receive an additional fixed daily amount when you choose a twin-sharing room or a lower category.



Intercity Ambulance Support**

Road ambulance expenses are covered beyond 100 km, up to actuals.***

*Optional covers are available at the time of purchase.

** Base features, applicable as per the selected plan.

*** Applicable for Power and Prime plans.

Add More Power with Optional Covers

Customise your plan with optional add-ons.

Mother & Child Cover



Maternity Cover

Every stage of motherhood is covered, from pre-natal to post-natal care. In-patient care is covered within maternity limits, along with OPD expenses of up to ₹10,000.



Newborn Baby and Vaccination Cover

Covers your baby's medical care and vaccinations from birth, within maternity limits.



Infertility Cover*^

Infertility treatment expenses are covered within the maternity limit, as per the opted maternity waiting period.

*^Infertility treatment waiting period is 12 months for a 0- or 12-month maternity waiting period, and 24 months for a 24-month maternity waiting period.

Smart Covers



Vision Correction

Covers expenses up to ₹1 lakh for the correction of eyesight due to refractive error.



Second Opinion

Consult another qualified doctor and get consultation costs covered, up to ₹5,000.

Enhanced Covers



Guaranteed Cumulative Bonus

Keep your unutilised cumulative bonus intact, even after a claim. Get a 100% increase in Base Sum Insured for every claim-free Policy Year, max up to 300% as per the plan opted.



Consumable Cover

Covers miscellaneous expenses like syringes, gloves, etc.

Family Care Cover



Home Care Treatment

Listed home treatments are covered up to 100% of the sum insured.



Companion Cover

A fixed daily amount of ₹1,000 is provided for a family member staying with you during hospitalisation.



Child Care Cover

Care for your children, even when you can't be there. Get ₹1,000 per day to support their expenses during your hospitalisation.

Convenience Covers



Change in Pre-Post Hospitalisation Limit

Increase your pre & post hospitalisation limit to 90 days pre and 180 post hospitalisation.



Air Ambulance

In life-threatening emergencies, get airlifted for further treatment.



Radio Taxi

If an ambulance is unavailable, don't worry, you can book a radio taxi (cab) for hospitalisation-related travel, and the expense will be covered.



Convalescence Cover

Receive an additional lump sum amount for hospital stays of 7 consecutive days or more.

Note: These are optional covers to be bought in packs.

Choose A Plan For You

PRODUCT FEATURES		PLUS	POWER	PRIME	
Sum Insured Options (in ₹ lakhs)		5	10, 15, 20	25, 30, 50, 100, 300, 500	
1	Hospitalisation Expenses(In Patient Treatment, Day Care & Accommodation Bonus)	Covered up to the Sum Insured Accommodation Bonus: Additional fixed daily amount of ₹1,000 for opting Twin-sharing room category or lower			
2	Domestic Road Ambulance	Covered up to ₹1,500 per hospitalisation Intercity Ambulance cost (beyond 100km) : ₹20,000 per hospitalisation	Actuals (Including Intercity ambulance cost: beyond 100km)		
3	Domiciliary Hospitalisation	Within the Sum Insured			
4	Modern Treatment	Covered up to 100% of base sum insured			
5	Pre & Post Hospitalisation	Pre 60 days + Post 90 days within the sum insured			
6	Organ Donor Expenses	Up to the Sum Insured, including Pre and Post Hospitalisation Expenses			
7	Unlimited Reinstatement of Base Sum Insured	On subsequent claim, Unlimited reinstatement of Base Sum Insured on related and unrelated illness or injury			
8	Extra sum insured	Additional, 20% of Base sum insured on same claim, in single hospitalisation			
9	Accidental Death Cover (PA)	Not applicable	5% of base Sum Insured subject to minimum of ₹1 lakh		
10	Waiver of Premium	Not applicable	Waives off renewal Policy Premium on diagnosis of listed Critical Illness		
11	Cumulative Bonus	Increase in base Sum Insured by 33.33% for every claim-free Policy Year, subject to a maximum of 100% of base Sum Insured and decrease by 33.33 % of base sum-insured for every claim year			
12	Call Option for Enhancement of Base Sum Insured	After 4 continuous and consecutive claim-free Policy Years, if policyholder avails this benefit then enhanced Sum Insured is sum of expiring Policy's Base sum insured and accumulated Cumulative Bonus			
13	Loyalty Cover	At the end of each completed and continuous Policy Year, the Company shall provide Loyalty Cover to the policyholder (who is also an Insured Person) under the policy. (Refer Benefit-4.5.3 Loyalty Cover in Prospectus)			
14	Wellness Services	This is a service in which Insured Person can seek medical advice through telephonic or online mode			
15	Claim Service Guarantee	Cashless Claim - 1% of Delayed Claim Amount (for delay beyond 3 hours to 6 hours), additional 1% for every additional delay of 3 business hours Reimbursement Claim-1% of Delayed Claim Amount (for delay beyond 15 days to up to 21 days), additional 1% for every additional delay of 15 days Maximum limit - 6% of Delayed Claim Amount			
16	No Claim Discount	No Claim Discount of ₹ 50 at the end of each completed and continuous Policy Year, provided that no Claim has been made in the expiring Policy Year			

+Read the policy wording for renewal/call option sum insureds.

Choose A Plan For You

PRODUCT FEATURES		PLUS	POWER	PRIME
Sum Insured Options (in ₹ lakhs)		5	10, 15, 20	25, 30, 50, 100, 300, 500
17	Policy Pause	Halt your policy for a minimum of 7 consecutive days and up to maximum of 90 consecutive days within a Policy Year, if you are travelling abroad. During this pause, get a renewal discount equivalent to the pro-rated premium of the paused duration		
18	Spouse First Cover	Continuity benefit for all waiting periods served by Insured shall be credited to the newly wedded spouse		
19	Health Checkup	Covered up to ₹3,000 annually, from Day 1		
20	Vaccination Cover	Covered up to ₹3,500 annually, from Day 1		
21	Guaranteed Cumulative Bonus*	Option A: This benefit waives off the condition of decrease in Cumulative Bonus in case of a claim in immediate previous Policy Year Option B: Upgrade your Cumulative bonus with this option as follows: 100% increase in Base Sum Insured for every claim-free Policy Year, maximum up to 300% of Base Sum Insured. This also waives off the condition of decrease in Cumulative Bonus in case of a claim in immediate previous Policy Year		
22	Consumable Cover*	Within Sum Insured (List I, II, III, IV mentioned in Annexure A shall be covered up to Sum Insured)		
23	Double Cover*	Choosing this cover will provide an additional 100% of base Sum Insured on same claim, in single hospitalisation after exhaustion of base Sum Insured under the policy. This bene fit supersedes the base feature of ‘Extra Sum Insured’		
24	Change in Room-Rent Limits*	Category of Room capped to: Twin sharing	Category of Room capped to: Single Private A.C room	
25	Reduction in PED Waiting Period*	Choose this benefit to reduce the Pre-Existing Waiting Period to 24 months or 12 months		
26	Voluntary Aggregate Deductible*	Choose Voluntary Aggregate Deductible from the following options: ₹10,000 / ₹25,000 / ₹50,000 / ₹1,00,000		
27	Hospital Cash*	Daily Cash options: ₹1,000, ₹1,500, ₹2,000, ₹2,500 per day, for up to 30 days for In-patient hospitalisation and 15 days for ICU hospitalisation. Minimum Hospitalisation of 72 hours		
28	Change in Pre/Post Hospitalisation Limit*	The benefit, enhances the Pre-hospitalisation limit to 90 days and Post-hospitalisation limit to 180 days		
29	Voluntary Co-payment*	10%/20% on the Assessed Claim Amount		

Choose A Plan For You

PRODUCT FEATURES		PLUS	POWER	PRIME	
Sum Insured Options (in ₹ lakhs)		5	10, 15, 20	25, 30, 50, 100, 300, 500	
30	Convalescence Cover*	₹10,000 lumpsum if the Insured Person is hospitalised for a minimum period of 7 continuous and consecutive days		₹25,000 lumpsum if the Insured Person is hospitalised for a minimum period of 7 continuous and consecutive days	
31	Chronic Shield*	The below listed Chronic Conditions are covered from Day 31 (only if declared and accepted) i. Asthma ii. Hypertension (Blood Pressure) iii. Hyperlipidaemia (Cholesterol) iv. Diabetes Mellitus			
32	Vision Correction*	Medical expenses covered up to ₹50,000 for correction of eyesight due to refractive error	Medical expenses covered up to ₹1,00,000 for correction of eyesight due to refractive error		
33	Second Opinion*	Expenses up to ₹5,000 are covered towards second opinion from a medical practitioner in India			
34	Home Care Treatment*	Covered up to 100% of sum insured			
35	Companion Cover*	Fixed daily amount of ₹1,000 towards expenses incurred by the Companion towards accommodation, transportation, food or any other miscellaneous expenses, for max up to 30 days. Minimum 72 hours of hospitalisation is required for this benefit to trigger			
36	Child Care Cover*	Fixed daily amount of ₹1,000 towards childcare expenses for any one dependent child covered under the policy up to 12 years of age, for max up to 30 days. Minimum 72 hours of hospitalisation is required for this benefit to trigger			

*These are add-on covers and need to be opted for separately.
Note: For complete details on coverage, refer Policy wordings or Prospectus.



Discounts, Discounts and More Discounts^{^*}



Cross-Sell Discount

Enjoy a 5% cross-sell discount (Retail Policy Discount).



Girl Child Discount^{**}

Benefit from an exclusive 5% premium discount if you have a girl child.



Family Discount

Insure multiple family members under the same policy and enjoy up to 5%/10% off your premium, depending on your family size.



Long-Term Discount

The longer your policy term, the greater the discount.

7% for a 2-year policy

12% for a 3-year policy

15% for a 4-year policy

20% for a 5-year policy



Fresh Healthy Life Discount[†]

Get 5%/10% off your premium if you're aged 50 or below and have no pre-existing diseases (PED).

[^]Note: The maximum discount available at a policy level is 40% for all discounts.

[†]Not applicable for Policy with Medical Loading. Not applicable if the PED waiting period is reduced from 3 years or if the Chronic Shield cover is opted. Applicable to new business only.

^{**}Girl Child / woman here means the Insured Person's biological or legally adopted daughter, whose completed age is between 3 months to 30 years as on Policy Period Start Date.

[^]*Many more discounts are available.

Your Loyalty, Thoughtfully Rewarded.

Your loyalty deserves more than just a thank you, which is why every renewal adds a benefit or cover to your policy at no additional cost.

Year-wise availability of Sum Insured for Loyalty Cover (‘Earned’ Loyalty Cover Sum Insured)	
Policy Year	Coverage
Year 2	10% of Base Sum Insured Accidental Death & Permanent Total Disability
Year 3	20% of Base Sum Insured Accidental Death & Permanent Total Disability + 10% of Base Sum Insured Critical Illness
Year 4	30% of Base Sum Insured Accidental Death & Permanent Total Disability + 20% of Base Sum Insured Critical Illness + Hospital Cash Daily Cash amount (Plan wise) of: Plus: ₹1,000, Power: ₹2,000, Prime: ₹3,000}
Year 5	40% of Base Sum Insured Accidental Death & Permanent Total Disability + 30% of Base Sum Insured Critical Illness + Hospital Cash {Daily Cash amount (Plan wise) of: Plus: ₹1,000, Power: ₹2,000, Prime: ₹3,000 + Leave Compensation Benefit (₹ 1,000 per day)}
Year 6	50% of Base Sum Insured Accidental Death & Permanent Total Disability + 40% of Base Sum Insured Critical Illness + Hospital Cash {Daily Cash amount (Plan wise) of: Plus: ₹1,000, Power: ₹2,000, Prime: ₹3,000} + Leave Compensation Benefit (₹ 1,000 per day)}
Year 7 onward	50% of Base Sum Insured Accidental Death & Permanent Total Disability + 50% of Base Sum Insured Critical Illness + Hospital Cash {Daily Cash amount (Plan wise) of: Plus: ₹1,000, Power: ₹2,000, Prime: ₹3,000} + Leave Compensation Benefit (₹ 1,000 per day)}
Maximum limit	50% of Base Sum Insured or 25 lakhs (whichever is lower) Accidental Death & Permanent Total Disability + 50% of Base Sum Insured or 25 lakhs (whichever is lower) Critical Illness + Hospital Cash {30 days of payment} + Leave Compensation Benefit (30 days of payment)

Like we said, no less than a royal treatment for you.

What This Policy Does Not Cover[^]

- ✖ Investigation & Evaluation
- ✖ Rest Cure, rehabilitation and respite care
- ✖ Obesity/ Weight Control unless life-threatening
- ✖ Change-of-Gender treatments
- ✖ Cosmetic or Plastic Surgery unless for accident, cancer or burns
- ✖ Hazardous or Adventure sports

- ✖ Breach of law
- ✖ Excluded Providers
- ✖ Substance Abuse and Alcohol
- ✖ Wellness and Rejuvenation
- ✖ Dietary Supplements & Substances
- ✖ Refractive Error
- ✖ External Congenital Anomaly
- ✖ Medically Not Necessary Treatment
- ✖ Outpatient treatment
- ✖ Overseas treatment
- ✖ Charges other than Reasonable and Customary
- ✖ Self-injury or suicide
- ✖ Treatment outside discipline
- ✖ War or similar situations
- ✖ Unproven 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

Entry Age - Minimum	Minimum entry age: a. Adult: 18 years b. Child: 3 months
Entry Age - Maximum	Maximum entry age: a. Adult: 99 years b. Child: 30 years
Exit Age	No Exit Age. This policy offers lifelong renewability
Individual policy	Maximum 8 members can be covered on individual sum insured basis (Self, Spouse, Son, Daughter, Father, Mother, Father-in-law, Mother-in-law, Brothers, Sisters, Grandparents, Grand Children, Daughter-in-law and Son-in-law)
Family Floater Policy	Plus - maximum of 2 Adults (Self + Spouse) and 6 children Power - maximum of 4 Adults (Self+ Spouse + one set of dependent Parents or Parents-in-law) and 6 children Prime - maximum of 6 Adults (Self + Spouse + set of dependent Parents + set of Parents in law) and 6 children

A Few Conditions that Apply

Room Eligibility in force	Plus: Single Private AC Room Power and Prime: As per Actuals
Policy Tenure	1 year, 2 years, 3 years, 4 years and 5 years

Note: Policy Proposer should be at least 18 years on the date of proposal.

Waiting Period⁺

First 30 Days Waiting Period	30 days waiting period applicable from the start of the policy date towards treatment of any illness except for 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.
Chronic Shield	Coverage from Day 31.
Specific Waiting Period⁺	2 years waiting period applies to specific diseases. A continuous coverage of 24 months is essential after the date of inception of the first policy.
Covid-19 Waiting Period	15 days waiting period for Covid-19 treatment from the first policy commencement date.
Mother and Child care	Maternity waiting period: Zero/1 year/2 years as per policy tenure opted. Infertility waiting period: 1 year/2 years as per Maternity waiting period opted.

⁺For detailed list of diseases, do read the prospectus / policy wordings available on our website www.indusindinsurance.com.

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.

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