

IndusInd Health Super Top Up

Designed for Life's
Unexpected Turns



Extra Protection Always On

What happens when your hospital bill exceeds your coverage? That gap can place an added financial burden at a time when your family should be focused on recovery, not expenses.

You deserve better protection than that, and IndusInd General Insurance delivers exactly that.

The IndusInd Health Super Top Up plan is a smart, simple solution that activates the moment your hospitalisation bill crosses your chosen deductible limit.

Whether you pay that deductible through your existing health policy or out of your own pocket, we step in to cover the rest.

And the best part? You don't even need an existing health policy to get started.

**IndusInd Health Super Top Up -
Your Backup, Always In Place.**



#ForwardTogether

Why This Plan Stands Out



Treated Anywhere in the World

In-patient, Day Care, and Outpatient treatment expenses incurred overseas are fully covered.



Ambulance Cover, by Road or Air

Emergency ambulance expenses are covered from the site of the accident or illness to the nearest hospital. Air ambulance cover is available up to ₹2 lakhs for policies with a Sum Insured below ₹10 lakhs and up to ₹5 lakhs for policies with a Sum Insured of ₹10 lakhs and above. Road ambulance expenses are covered up to ₹3,500 per hospitalisation, within the Sum Insured.



Maternity Cover for Mother and Newborn

Pre-natal, post-natal, and in-patient treatment expenses for both the mother and the newborn are covered from day 1 up to 90 days, within the maternity limit of up to ₹2 lakhs, subject to Annual Aggregate Deductible.



Your Premium is Waived If You're Critically Ill

If diagnosed with any of our listed* critical illnesses, your renewal premium for the following year is automatically waived.



Free Health Check-Up Every 3 Years

The benefit is limited to ₹3,000 for policies with a deductible less than ₹10 lakhs and up to ₹5,000 for policies with a deductible greater than or equal to ₹10 lakhs. The benefit shall be available on Cashless basis only.



No Deductible on Accidental Hospitalisation

In the event of an accidental hospitalisation claim, the deductible is waived off entirely.



Smart Coverage With Two Plan Options

Benefits	Plan A 1 Year, 2 years, 3 years	Plan B 2 Year, 3 years
Room Category	Single Private A.C Room (up to Deluxe Room)	
Type of Deductible	Annual Aggregate Deductible	Long Term Aggregate Deductible
Base Covers		
1) Hospitalisation Expenses a) In-Patient Treatment b) Pre & Post Hospitalisation c) Day Care Treatment & Procedures	Up to Sum Insured, limited to the selected combination of Annual Aggregate Deductible	Up to Sum Insured, limited to the selected combination of Long term Aggregate Deductible
2) Domiciliary Hospitalisation	Up to Sum Insured, subject to Annual Aggregate Deductible	Up to Sum Insured, subject to Long Term Aggregate Deductible
3) Maternity Cover a) Pregnancy b) Childbirth c) Pre & Post-Natal Expenses d) In-patient treatment for newborn from day 1 to 90 days	Maximum up to ₹2 lakhs subject to Annual Aggregate Deductible	Maximum up to ₹2 lakhs subject to Long Term Aggregate Deductible
4) Organ Donor	Up to Sum Insured subject to Annual Aggregate Deductible	Up to Sum Insured subject to Long Term Aggregate Deductible
5) AYUSH Treatment	Up to Sum Insured subject to Annual Aggregate Deductible	Up to Sum Insured subject to Long Term Aggregate Deductible
6) Road Ambulance Cover	₹3500 per hospitalisation. Subject to Claim under In-patient Hospitalisation is accepted	
7) Emergency Air Ambulance Cover	Maximum up to ₹2 lakhs for Policies having Sum Insured less than ₹10 lakhs and ₹5 lakhs for Policies having Sum Insured greater than and equal to ₹10 lakhs. Subject to Claim under In-patient Hospitalisation is accepted. Available once in each Policy Year	
8) Modern Treatments	Up to Sum Insured subject to Annual Aggregate Deductible	Up to Sum Insured subject to Long Term Aggregate Deductible
9) Additional Item Cover Reasonable & customary expenses incurred towards Optional Items listed in Annexure A of policy wordings are covered	Up to Sum Insured subject to Annual Aggregate Deductible	Up to Sum Insured subject to Long Term Aggregate Deductible

An aggregate deductible is a specific amount you must spend each year before your insurance policy starts to pay some or all of the medical costs.

	Personal Accident
10. Waiver of Deductible for Accidental Claims	This cover waives off the General Exclusion of 'Deductible' for Accidental Hospitalisation Claims.
Renewal Benefits	
11. Waiver of Premium-On first Diagnosis of Critical Illness	This benefit is applicable for the diagnosis of Critical Illness to the insured, other than dependent children. It automatically waives off the renewal Policy premium for one year for the next renewal in case of Diagnosis of any of the listed Critical Illness. For long term policies, the Company shall waive one-year proportionate renewal Policy premium of the next renewal. Aggregate Deductible shall not be applicable to this benefit. This benefit is provided once in the lifetime of the Insured Person.
12. Cumulative Bonus	This renewal benefit will provide 10% of expiring Policy Year Base Sum Insured as Cumulative Bonus at the end of a claim-free Policy Year, subject to a maximum of 50% of Base Sum Insured.
13. Health Check-Up	After every 3 consecutive and continuous Policy Years, this benefit shall provide the listed medical check-up expenses. The benefit is limited to ₹3000 for policies with Deductible less than ₹10 lakhs, and up to ₹5000 for policies with Deductible greater than and equal to ₹10 lakhs. The benefit shall be available on Cashless basis only.
14. Deductible-Buy Back (Optional Benefit) *	At the end of four consecutive and continuous Hospitalisation free Policy Years, if the Policyholder avails the option to buy back the Deductible amount then no Deductible shall apply on such renewal and the Base Sum Insured under the Policy shall be sum of expiring Policy's Base Sum Insured and expiring Policy's Deductible.
Global Cover	
15. Worldwide Emergency Cover In-patient, Day Care & Outpatient medical treatment expenses are covered	Within the Sum Insured subject to a deduction of US \$100 on each and every claim. The Aggregate Deductible shall not be applied for claims under this benefit. Available for up to 45 days of international travel on cumulative basis.

*Please read policy wordings and prospectus for detailed understanding of coverages, terms and conditions.



Sum Insured And Aggregate Deductible

Below mentioned are the Deductible Vs Sum Insured combination options available under the policy:

Aggregate Deductible (In ₹) ₹72 Lakhs to ₹30 Lakhs	Sum Insured (In ₹) ₹5 Lakhs to ₹1.30 Crores				
2 lakhs	5 lakhs	8 lakhs	13 lakhs		
3 lakhs	7 lakhs	12 lakhs	22 lakhs	47 lakhs	
4 lakhs	6 lakhs	11 lakhs	21 lakhs	46 lakhs	
5 lakhs	5 lakhs	10 lakhs	20 lakhs	45 lakhs	95 lakhs
6 lakhs	9 lakhs	19 lakhs	44 lakhs	94 lakhs	
9 lakhs	16 lakhs	41 lakhs	91 lakhs		
10 lakhs	15 lakhs	40 lakhs	90 lakhs		
12 lakhs	13 lakhs	38lakhs	88 lakhs		
15 lakhs	35 lakhs	60 lakhs	85 lakhs		
18 lakhs	32 lakhs	57lakhs	82 lakhs		
20 lakhs	30 lakhs	55 lakhs	80 lakhs	130 lakhs	
30 lakhs	45 lakhs	70 lakhs	120 lakhs		



Discounts That Will Make You Say Wow!



The Following Discounts Are Applicable



IGI Health & Retail (Non-Health) Policy Discount

For each category, you get a **5%** discount, maximum total **7.5%**.



Digital Discount

Get **5%** discount for online purchase.



Girl Child Discount

When you add two or more girl children in your policy, you get a **5%** discount on your premium.



Long Term Discount

For 2-year policies, you get **6%** discount and for 3-year policies, you get **11%** discount.

What This Policy Does Not Cover[^]

At IndusInd General Insurance, transparency is at the heart of everything we do. Before you make a claim, here are some of the major exclusions you should be aware of.

- | | |
|--|---|
| ✖ Investigation & Evaluation | ✖ Birth Control, Sterility and Infertility |
| ✖ Rest Cure, Rehabilitation and Respite Care | ✖ Deductible |
| ✖ Obesity/ Weight Control unless Life-threatening | ✖ External Congenital Anomaly |
| ✖ Change-of-Gender Treatments | ✖ Outpatient Treatment |
| ✖ Cosmetic or Plastic Surgery unless for Accident, Cancer or Burns | ✖ Treatment other than Medically Necessary Treatments |
| ✖ Hazardous or Adventure Sports | ✖ Charges other than Reasonable & Customary Charges |
| ✖ Breach of Law | ✖ Overseas Treatment except for Benefits provided under the Worldwide Emergency Cover |
| ✖ Excluded Providers | ✖ Self-injury or Suicide |
| ✖ Drugs or Treatments | ✖ Treatment Outside Discipline |
| ✖ Wellness and Rejuvenation | ✖ Nuclear Attack |
| ✖ Dietary Supplements & Substances | ✖ War |
| ✖ Refractive Error | |



[^]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.

Eligibility Criteria

Age	Min: 18 years, Max: 65 years
Policy Type [#]	Individual and Family Floater
Policy Period	1/2/3 years
Pre-Policy Medical Checkup	55 years & above and/or proposals with Deductible + Sum Insured amount >= 25 lakhs

[#]Individual can cover up to 8 members with 6 children max and family floater can cover up to 8 members of a family with maximum 2 adults only. Read policy wording carefully to know the details.

[#]Parents or Parents-in-law are allowed to be covered in a separate family floater Policy.



Waiting Period



First 30 Days Waiting Period	30-Days Waiting Period from the policy start date, except for claims arising due to accident
Pre-Existing Disease Waiting Period	3 Years Standard Waiting Period for Pre-Existing Diseases (Option to reduce to 2 Years)
Specific Waiting period	2 Year Waiting Period for Specific Diseases as listed in the policy
COVID Waiting Period	15 Days initial waiting period for Covid -19 related claims
Maternity Waiting Period	12 Months Waiting Period for Maternity Cover from first policy inception date with us

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.

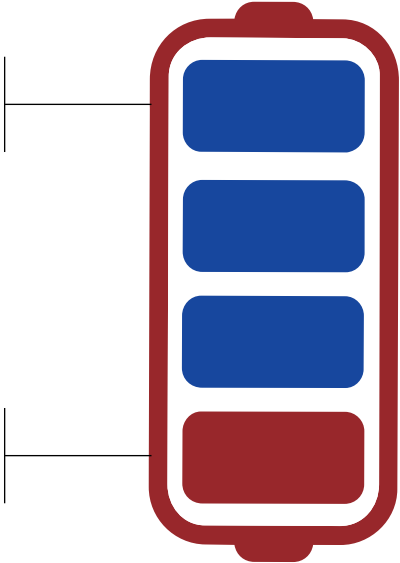


Network hospitals: HealthCare will facilitate a cashless claim.
Non-network hospitals: Submit a reimbursement claim as per the process outlined in the policy wording.

IndusInd Health
Super Top Up



Normal Sum
Insured



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 Super Top Up UIN: RELHLIP21617V012021. 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/HEALTHSuperTop/BR/VER.1.0/230626.