

Suitability:

- This policy covers persons in the age group 91 days to 65 years. The maximum entry age is restricted upto 65 years. The Minimum entry age for Adult is 18 years and Maximum entry age is 65 years
- There is no maximum cover ceasing age on renewals of the subject policy.
- The policy will be issued for a period for 1 year
- This policy can be issued to an individual only on individual Sum Insured basis.

Salient Features & Benefits:

Section I. Inpatient Benefits

The following benefits are available to all Insured Persons who suffer Dengue fever during the Policy Period which requires Hospitalisation on an Inpatient basis.

a. In-Patient Treatment

Treatment arising from Dengue fever where Insured Person has to stay in a Hospital for more than 24 hours and includes Hospital room rent or boarding expenses (Single private A/c room), nursing, Intensive Care Unit charges, Medical Practitioner's charges, anesthesia, blood, oxygen, operation theatre charges, medicines, drugs, consumables, diagnostic procedures.

b. Pre-Hospitalization expenses

Expenses for consultations, investigations and medicines incurred upto 15 days before Hospitalisation.

c. Post-Hospitalization expenses

Expenses for consultations, investigations and medicines incurred upto 15 days after discharge from Hospitalisation.

d. Shared accommodation Benefit

If the Insured Person is Hospitalised in Shared Accommodation in a Network Hospital, Section Exclusion III C v) of Policy wordings will be waived off.

Section II. Outpatient Benefits: The following benefits are available to all Insured Persons during the Policy Period if NS1 (nonstructural protein 1) or any equivalent test as directed by us is positive in result. Any claims made under these benefits will be subject to Out-patient Sum Insured.

a. Outpatient Consultations

Outpatient consultation by a general Medical Practitioner for treatment of Dengue fever.

b. Diagnostic Tests

Outpatient diagnostic tests for Dengue fever taken by the Insured Person from a diagnostic centre

c. Pharmacy

Medicines purchased by the Insured Person from a pharmacy, provided that such medicines have been prescribed for treatment of Dengue Fever

d. Home Nursing

We will also reimburse the Medical Expenses for necessary medical treatment taken by the Insured Person by our empanelled medical practitioner at home for treatment of Dengue fever

Sum Insured: Rs 50,000; 100,000

Wellness Offers

From time to time, we will provide insured the opportunity to purchase items or services curated by Us and related to prevention of Dengue on Our website or through other means. These items or services, which may be offered by Us or selected partners, may be offered with a discount or as part of a special scheme.

Payment Facility:

- Online
- Cheque/ Cash/ Credit Card Payment
- Electronic Clearing System

Discount:

- Discount- Upto 10% on published tariff, if customer buys Dengue Care through Our Direct channels.

Portability:

If you are insured continuously and without interruption under health insurance plan issued by any Indian non life insurer and you want to shift to us on renewal, Dengue Care offers you to transfer the accrued benefits and make due allowances for waiting periods as per guidelines on portability. If the Insured person transfers from any other insurer and enhances the sum insured, then the portability benefits will be offered only in respect to the previous sum insured. The application for portability should be received by Us atleast 45 days before the policy renewal date of the existing policy.

Free Look Period:

You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of canceling the Policy stating the reasons for cancellation and You shall be refunded the premium paid by You after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium. You can cancel your Policy only if You have not made any claims under the Policy. All Your rights under this Policy shall immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy.

Special terms and conditions:

A. Waiting Period

All treatments shall be covered subject to the waiting periods specified below:

- i) We are not liable for any claim arising due to treatment and admission within 15 days from policy commencement date

B. Reduction in waiting periods

- 1) If the proposed Insured Person is presently covered and has been continuously covered without any lapses under:

- (a) any health insurance plan with an Indian non life insurer as per guidelines on portability, OR
(b) any other similar health insurance plan from Us,

Then:

- (a) The waiting periods specified in above Section special terms and conditions A i) of the Policy wordings stand deleted; AND :
(b) If the proposed Sum Insured for a proposed Insured Person is more than the Sum Insured applicable under the previous health insurance policy, then the reduced waiting period shall only apply to the extent of the Sum Insured and any other accrued sum insured under the previous health insurance policy.

- 2) The reduction in the waiting period specified above shall be applied subject to the following:

- a) We will only apply the reduction of the waiting period if We have received the database and claim history from the previous Indian insurance company (if applicable);
b) We are under no obligation to insure all Insured Persons or to insure all Insured Persons on the proposed terms, or on the same terms as the previous health insurance policy even if You have submitted to Us all documentation and information.
c) We will retain the right to underwrite the proposal.
d) We shall consider only completed years of coverage for waiver of waiting periods. Policy Extensions if any sought during or for the purpose of porting insurance policy shall not be considered for waiting period waiver.

C. General exclusions

We will not pay for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to:

Medical Exclusions

- i) Any Treatment other than for Dengue fever
ii) Unnecessary medical expenses:
a. Items of personal comfort and convenience including but not limited to television (wherever specifically charged for), charges for access to telephone and telephone calls (wherever specifically charged for), foodstuffs (except patient's diet), cosmetics, hygiene articles, body care products and bath additive, barber or beauty service, guest service as well as similar incidental services and supplies.
b. Vitamins and tonics unless certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.
iii) Specified healthcare providers (Hospitals /Medical Practitioners)
a. Treatment rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed.
b. Treatments rendered by a Medical Practitioner who is a member of the Insured Person's family or stays with him, however proven material costs are eligible for reimbursement in accordance with the applicable cover.
c. Any treatment or part of a treatment that is not of a reasonable charge, not Medically Necessary; drugs or treatments which are not supported by a prescription.
d. Charges related to a Hospital stay not expressly mentioned as being covered, including but not limited to charges for admission, discharge, administration, registration, documentation and filing.
iv) The costs of any procedure or treatment by any person or institution that we have told you (in writing) is not to be used at the time of renewal or at any specific time during the policy period.
v) Any non medical expenses mentioned in Annexure I of Policy wordings

Claim Procedure

Apollo Munich Health Insurance Company Limited will process all claims under this policy.

Intimation & Assistance - Please contact Apollo Munich atleast 7 days prior to an event which might give rise to a claim. For any emergency situations, kindly contact Apollo Munich within 24 hours of the event.

Procedure for Reimbursement of Medical Expenses -

Apollo Munich must be informed no later than 7 days of completion of such treatment, consultation or procedure using the Claim Intimation Form.

- Please send the duly signed claim form and all the information/documents mentioned therein to Apollo Munich 15 days of the occurrence of the Incident. * Please refer to claim form for complete documentation. The Company may accept claims where documents have been provided after a delayed interval only in special circumstances and for the reasons beyond the control of the insured.
- If there is any deficiency in the documents/information submitted by you, Apollo Munich will send the deficiency letter within 7 days of receipt of the claim documents.
- On receipt of the complete set of claim documents, Apollo Munich will send admissible amount, along with a settlement statement within 30 days.
- The payment will be made in the name of the Policyholder.

Note: Payment will only be made for items covered under your policy and upto the limits therein.

Procedure to avail Cashless facility -

- For any emergency Hospitalisation, Apollo Munich must be informed no later than 24 hours after hospitalization.
- For any planned hospitalization, kindly seek cashless authorization from Apollo Munich atleast 48 hours prior to the hospitalization.
- Apollo Munich will check your coverage as per the eligibility and send an authorization letter to the provider. In case there is any deficiency in the documents sent, the same shall be communicated to the hospital within 6 hours of receipt of documents.
- Please pay the non-medical and expenses not covered to the hospital prior to the discharge.
- In case the ailment /treatment is not covered under the policy a rejection letter would be sent to the provider within 6 hours.

Note:

- Insured person is entitled for cashless coverage only in our empanelled hospitals.
- Please refer to the list of empanelled hospitals on our website or the list provided along with Policy kit or call us on our toll free number at 1800-102-0333.
- Rejection of cashless facility in no way indicates rejection of the claim.

Terms of Renewal:

- We offer life-long renewal unless the Insured Person or any one acting on behalf of an Insured Person has acted in an improper, dishonest or fraudulent manner or any misrepresentation under or in relation to this policy or the Policy poses a moral hazard then the Policy shall be cancelled ab-initio from the inception date or the renewal date (as the case may be), or We may modify the Policy In case a claim is made under such Policy, it shall be rejected/repudiated and all benefits payable under such Policy shall be forfeited with respect to such claim.
- **Grace Period** - Grace Period of 30 days for renewing the Policy is provided under this Policy.
- **Maximum Age** – There is no maximum cover ceasing age on renewal in this policy.
- **Waiting Period** - The Waiting Periods mentioned in the policy wording will be waived on renewal of your Dengue Care Policy.
- Renewal premium are subject to change with prior approval from IRDA. Any change in benefits or premium (other than due to change in Age) will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated atleast 3 months in advance.
In the likelihood of this policy being withdrawn in future, intimation will be sent to insured person about the same 3 months prior to expiry of the policy. Insured Person will have the option to migrate to similar indemnity health insurance policy available with us at the time of renewal with all the accrued continuity benefits such as waiver of waiting period etc. provided the policy has been maintained without a break.
- Sum Insured can be enhanced only at the time of renewal. In case of increase in the Sum Insured waiting period will apply afresh in relation to the amount by which the Sum Insured has been enhanced.
- Any Insured Person in the policy has the option to migrate to similar indemnity health insurance policy available with us at the time of renewal subject to underwriting with all the accrued continuity benefits such as waiver of waiting period etc. provided the policy has been maintained without a break.
- We will not apply any additional loading on your policy premium at renewal based on claim experience.

Tax Benefit:

- The premium amount paid under this policy qualifies for deduction under Section 80D of the Income Tax Act.

Requirement:

- Completed proposal form

Premium Rates:

Sum Insured	50,000	100,000
91 Days - 65	Rs 444	Rs 578
>65*	Rs 444	Rs 578

*Only for renewals

- Premiums are exclusive of service tax.
- The premium under individual coverage will be charged on the completed age of the individual insured member.
- Premium rates are subject to change with prior approval from IRDA.
- Please note that your premium at renewal may change due to a change in your age or changes in the applicable tax rate

Termination:

- You may terminate this Policy at any time by giving Us written notice, and the Policy shall terminate when such written notice is received. If no claim has been made under the Policy, then We will refund premium in accordance with the table below:

1 Year Policy	
Length of time Policy in force	Refund of premium
Upto 1 Month	75.00%
Upto 3 Months	50.00%
Upto 6 Months	25.00%
Exceeding 6 Months	Nil

Dengue Care Prospectus

We shall terminate this Policy for the reasons as specified under section Non Disclosure or Misrepresentation & Section Dishonest or Fraudulent Claims of this Policy and such termination of the Policy shall be ab initio from the inception date or the renewal date (as the case may be), upon 30 day notice, by sending an endorsement to Your address shown in the Schedule, without refunding the Premium amount.

IRDA REGULATION NO 5: This policy is subject to regulation 5 of IRDA (Protection of Policyholder's Interests) Regulation.

Note: Policy Term and Conditions & Premium rates are subject to change with prior approval from IRDA.

Schedule of Benefits

Benefits	Sum Insured - Rs 50,000; 100,000
1 a.) In-patient Treatment	Upto Sum Insured
1 b.) Room Rent	Single private A/c room
1 c.) shared accommodation Benefit	Covered
1 d.) Pre-hospitalization	15 Days
1 e.) Post-hospitalization	15 Days
Outpatient Treatment a) Pharmacy b) Diagnostic tests c) Outpatient Consultation d) Home nursing	Rs 10,000

Disclaimer:

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

We would be happy to assist you. For any help contact us at: E-mail : customerservice@apollomunichinsurance.com Toll Free : 1800-102-0333