

RELIANCE

GENERAL  
INSURANCE

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Reliance  
Health Infinity  
Insurance

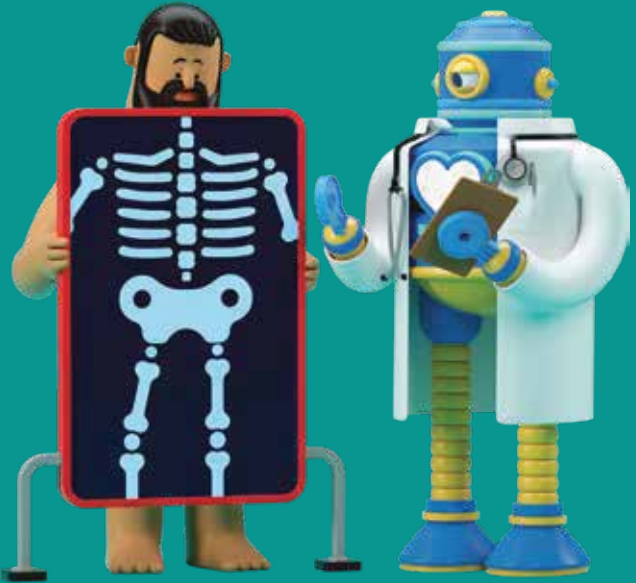
We'll Tech Care  
Of You Till Infinity.

Tech+ ❤️ = *Live Smart*



**Additional  
5%^^ Vaccination  
Discount  
For New & Renewal  
Customers.**





Run, jog, zumba or yog, there are various ways in which you try and keep yourself fit. You eat, sleep, and repeat everything that's healthy but there are times when you're jogging on a beautiful sunny morning and while you're enjoying the weather it suddenly starts to rain. Health emergencies are just like that, they just occur out of nowhere. And whenever it happens, all you need is a faster recovery and a hassle-free insurance plan that delivers more than just basics. We understand both these feelings. That is why, we at Reliance General Insurance bring to you an insurance protection that offers you the convenience of technology for faster assistance along with a whole lot of Heart that knows the care your health needs.

**Reliance Health Infinity Insurance is the new way to *Live Smart with Tech* + ❤️**

# There's More To The Story

First-of-its-kind insurance cover that gives you more than what the policy has to offer. You get More Benefits to choose from.



## MoreCover\*

This one should be your go-to More Benefit, if you feel the need to protect yourself with more sum-insured over and above your plan. Like if your Health Infinity policy offers a ₹10 lakhs cover, you get ₹3 lakhs cover in addition, making it a total of ₹13 lakhs cover.



**LAKH  
ENHANCED  
COVER**

On a ₹3 lakhs cover



**LAKHS  
ENHANCED  
COVER**

On a ₹5 lakhs cover



**LAKHS  
ENHANCED  
COVER**

On a ₹10 lakhs cover



**LAKHS  
ENHANCED  
COVER**

On a ₹15 lakhs cover



**LAKHS  
ENHANCED  
COVER**

On a ₹50 lakhs cover



**LAKHS  
ENHANCED  
COVER**

On a ₹1 crore cover



## MoreTime\*

This one is meant for you if you want your policy to cover you with More Time. Like if you pick a standard Health Infinity policy of 1-year policy tenure, you can get 1 month in addition, which will make your policy a 13 months policy. And similarly, if you choose a 2-Years policy tenure, you get 2 months in addition, so you enjoy a worry-free 26 months of coverage.

Cover that stays longer.



**MONTHS  
COVER**

Instead of 12 months



**MONTHS  
COVER**

Instead of 24 months



## MoreGlobal\*

Have you ever thought, why should your health cover be bounded by borders? Well, we thought that too and decided to give you a one that works anywhere in this world. So choose More Global if you're a frequent globetrotter and we will cover an emergency hospitalisation anywhere you are, up to defined limits.

\*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.

# Infinity Reasons To Choose Us

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## Crore Worth Of Cover

The first things to pop-out and appear right on top for Health Infinity is its wide range of sum-insured option. So, one gets a cover for as low as ₹3 lakhs to as high as ₹1 crore. Now if you're just starting out and looking for individual health insurance covers in addition to your company Mediclaim you can go for covers starting from ₹3 lakhs, ₹5 lakhs etc, upto ₹50 lakhs and ₹1 Crore.



## Yes To Care. No To Sublimits

When you're ill all you need is good care and a hassle-free support to heal, that is why with Reliance Health Infinity we neither have sublimits on Road Ambulance charges, nor on our hospital room rent. This basically means that you can reach the hospital faster without worrying on the capping charges of ambulance and recover in the hospital room of your choice within your sum-insured. And yes, you can also opt for a Radio Taxi to reach hospital under the Transport Benefit\*\*, in case there's an emergency.



## 270 Days Of Care

Yes, that's exactly how much 90 days Pre & 180 days Post Hospitalisation add up to, which means we cover medical expenses related to your hospitalisation from 90 days before and up to 180 after the date of discharge. We don't want to boast but that's the highest within the industry.



## Not Just Days Of Care, But Day Care

While this health policy covers for an inpatient hospitalisation wherein a minimum of 24 hours of hospitalisation is required, but we understand that some treatment procedures are quick and faster due to technological advancement and don't need a 24-hour hospitalisation. Hence, we cover them all under day care procedures taken at a hospital or a day-care centre.



## Refuel And Restore

Hospitalisation cannot be budgeted, so if a medical claim exhausts your policy sum-insured within a policy year, we automatically restore it 100% back for your use. So, if your sum-insured was ₹10 lakhs initially, and you claimed it all, we refill ₹10 lakhs back, so that you can use 100% of your sum-insured again in case of a new or unrelated# illness.

\*\*Radio Taxi charges up to ₹500 can be reimbursed within the Transport Benefit.

#Restore Benefit sum-insured can be used for any illness for which a claim has not been previously made.

##Organ Donor referred as per Transplantation of Human Organs Act 1994

^Special Treatments are covered with a copayment of 50% of the treatment cost.



### **Organ Donor Is In**

If you have a Reliance Health Infinity policy, and you require an organ transplant, then we cover the Organ Donor<sup>##</sup> expenses without any sublimits. Having an organ donor is a blessing in times of need, and that is why we cover the medical expenses of harvesting the organ from the donor.



### **Robotics, Stem Cell And Everything Special**

Medical science has advanced and so should your health policy, that is why we cover special^ treatments like Robotic Surgeries, Stem Cell Therapy; Stereotactic radio surgeries, Correction of Eye-Sight refractive error above Dioptre 14.0. which are less invasive and have quick recoveries; and many more such treatments are covered under the policy but for that you got to refer to our Policy Wordings.



### **AYUSH Benefit**

Ayurveda, Unani, Siddha and Homeopathy are the essential alternate treatment methods for which we cover hospitalisation expenses too. So, choose your way to heal and recover, we are with you.



### **Because Mental Health Is Important**

Mental health is equally important and we understand that, which is why we cover hospitalisation due to Mental Health, Alzheimer's' and Parkinson's Disease in accordance with Mental Healthcare Act, 2017.



# Discount, Discount and More Discount

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## Covid Vaccination Discount<sup>^^</sup>

Get rewarded with an additional 5%<sup>^^</sup> discount if you have taken your COVID Vaccination Shot. And the good news is that, it is applicable for both new and renewal customers.



## Voluntary Co-payment Discount<sup>+</sup>

Co-payment is not mandatory in Reliance Health Infinity policy, but if you choose a have voluntary co-payment in your policy, we offer a 10% discount on your premium.



## 2/3 Year Policy<sup>++</sup>

If you choose a long-term policy for 2 or 3 Years, then we give you an additional 10% discount on your premium.



## Family Discount<sup>++</sup>

Enjoy a special 10% discount depending on the family size, when you insure more than one family member individually in the same policy rather than a family floater plan.



## Renewal Discount<sup>++</sup>

We want you to take care of your health, that is why if you get a health check-up done after completing one year of your health infinity policy, and share the reports with us, we offer you a 10% discount on your renewal premium. Isn't that a great way to stay aware and protected.



## Prime Discount<sup>++</sup> (Applicable only one time)

If you are an existing customer or Reliance Group employee you get a 10% discount on your health infinity premium.



## Online Discount<sup>++</sup>

If you buy the policy from the website, you can avail 10% discount on your health infinity premium.

<sup>+</sup>Voluntary discount for Co-pay is also available

<sup>++</sup>Total discount for mentioned benefits is limited to 30%+5% additional vaccination discount on health infinity insurance.

Please refer policy wordings and prospectus for detail understanding.



# Policy Covers Everything But This<sup>^</sup>



## 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 artificial body parts
- Treatment outside India except if opted for More Global
- Unregistered hospitals
- Weight controls programs
- 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 dioptries

<sup>^</sup>For complete list & understanding of exclusions, please visit [reliancegeneral.co.in](http://reliancegeneral.co.in)





# Plan Ahead With Us By Choosing A Suitable Plan

SUM INSURED	₹3,00,000	₹5,00,000	₹10,00,000	₹15,00,000	₹50,00,000	₹1,00,00,000
<b>Section 1: Basic Benefits</b>						
a) Inpatient Care	Covered, No Sub-limits					
b) Special Treatments (in ₹) Co-payment of 50% of admissible Medical Expenses for all Sum Insured options	₹1,00,000	₹1,00,000	₹1,00,000	₹1,50,000	₹5,00,000	₹10,00,000
c) Day Care Procedures	Covered, No Sub-limits					
d) Domiciliary Hospitalisation	Covered, No Sub-limits					
e) Organ Donor	Covered, No Sub-limits					
f) Ayush Benefit	Covered, No Sub-limits					
g) Pre-Hospitalisation Medical Expenses	Covered, upto 90 days					
h) Post-Hospitalisation Medical Expenses	Covered, upto 180 days					
i) Emergency Ambulance	Covered, No Sub-limits					
j) Transportation Benefit	Maximum upto ₹ 500					
k) Restore Benefit	Equal to 100% of Sum Insured					
<b>Section 2: More Options Benefits</b>						
a) More Cover <sup>^</sup> (in ₹)	₹1,00,000	₹2,00,000	₹3,00,000	₹5,00,000	₹15,00,000	₹30,00,000
b) More Time <sup>^</sup>	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) More Global <sup>^</sup>	Equal to 100% of Sum Insured, maximum upto ₹20,00,000					
<b>Section 3: Voluntary Co-Payment</b>						
Voluntary Co-payment <sup>^</sup>	10%, if opted					

<sup>^</sup>If opted and specified to be in force in the schedule

## Check Your Eligibility

<b>Age</b>	<b>Child: 91 days to 25 years</b> <b>Adult: 18 years to 65 years</b> Age based on completed years No maximum cover ceasing age
<b>Family Composition for Floater policy</b>	Maximum 8 members, (2 Adults and up to 6 children)
<b>Policy Period Option</b>	1/2/3 Years
<b>Pre-Policy Medical Check-Up<sup>##</sup></b>	Above 45 years of age PPHC will be applicable irrespective of opted Sum Insured For Sum Insured of 50 lacs and 1 Cr, PPHC will be applicable irrespective of age

## Policy Cancellation

<b>Length of time Policy in force</b>	<b>Refund Of Premium</b>
<b>Upto 90 days</b>	100% refund
<b>Above 90 days</b>	Pro-Rata

## Waiting Period

<b>First 30 Days Waiting Period</b>	30 days from the start of the policy date towards treatment of any illness except claims related to an accident
<b>Pre-Existing Disease Waiting Period</b>	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.
<b>Specific Waiting Period</b>	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.

<sup>##</sup>100% PPC costs will be absorbed by Us.  
Reports will be issued to the Insured for Accepted Cases only  
For Test details kindly refer Policy Wordings or Prospectus

# Easy Steps To Claim



Inform our health claims team, RCARE, of hospital admission using the helpline number 1800 3009 given on your health card



Submit the required documents to RCARE



**Network Hospital** - RCARE will arrange for Cashless facility

**Non-Network Hospital** - For Reimbursement claims please follow the process as mentioned in our policy wordings

## To make a smart choice, get in touch with us right away!

 <b>Website</b>	reliancegeneral.co.in
 <b>Call</b>	1800 3009 (Toll Free) 022-4890 3009 (Paid) <b>022-33834185 (Paid) – Exclusive line for Senior citizens</b>
 <b>WhatsApp</b>	74004 22200

## Contact our Insurance Advisor

**Need the BroBot Speed.  
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.

^^One time 5% vaccination discount is applicable on Reliance Health Infinity for both new and renewal customers as approved by IRDAI, which is valid up to 31st March 2022, for customers who have taken COVID-19 vaccination approved by the Government of India.

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in) and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax laws are subject to change.

### IRDAI Registration No. 103. Reliance General Insurance Company Limited

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. Reliance Health Infinity Insurance UIN: REL-HLP21521V032021. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.

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Certified Company