



MAJOR EXCLUSIONS

- Any treatment within first 30 days of cover except any accidental injury.
- Any Pre-existing diseases/ conditions will be covered after a waiting period of 3 years.
- 2 years exclusion for specific diseases like cataract, hernia, hysterectomy, joint replacement etc.
- Expenses arising from HIV or AIDS and related diseases.
- Abuse of intoxicant or hallucinogenic substance like drugs and alcohol.
- Pregnancy, dental treatment, external aids and appliances.
- Hospitalization due to war or an act of war or due to nuclear, chemical or biological weapon and radiation of any kind.
- Non-allopathic treatment, congenital diseases, mental disorder, cosmetic surgery or weight control treatments.

For complete exclusions please refer to the policy document.



TERMS OF RENEWAL

- Life-long Renewal: We offer life-long renewal regardless of your health status or previous claims made under your policy, unless the Insured Person or any one acting on behalf of an Insured Person acts in a dishonest or fraudulent manner or if there is any misrepresentation under or in relation to this policy or it poses a moral hazard.
- Waiting Period: The waiting periods mentioned in the policy wording will get reduced by 1 year on every continuous renewal of your policy.
- Renewal premium are subject to change with prior approval from IRDAI. 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 at least 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- In the likelihood of this policy being withdrawn in future, intimation will be sent to insured person about the same 3 months prior to expiry of the policy.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 Multiplier Benefit, waiver of waiting period etc. Provided the policy has been maintained without a break as per portability guidelines issued by IRDAI.
- Sum Insured Enhancement: Sum Insured can be enhanced only at the time of renewal subject to no claim having been lodged/paid under the Policy. If the insured increases the Sum Insured one grid up, no fresh medicals shall be required. In case where the Sum Insured increase is more than one grid up, the case shall be subject to medicals. In case of increase in the Sum Insured, waiting period will apply afresh for the amount by which the Sum Insured has been enhanced. However, the quantum of increase shall be at the discretion of the company.
- 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 Multiplier Benefit, waiver of waiting period etc. Provided the policy has been maintained without a break as per portability guidelines issued by IRDAI.

DISCLAIMER

Insurance is the subject matter of the solicitation. 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. The purchase of an Apollo Munich Health Insurance Company Limited product by Axis Bank Limited customers is purely on a voluntary basis. For more details on benefits, exclusions, limitations, terms and conditions, please read sales brochure/ policy wordings carefully, before concluding a sale. All Insurance applications are subject to the Insurance Company's underwriting and acceptance. For clarifications, customers can call on **1800 200 3003** or write to axiscare@apollomunichinsurance.com

Axis Bank Limited is a Licensed Corporate Agent (CA license no. 1891411) of Apollo Munich Health Insurance Company Limited (IRDAI registration no.131). The insurance products are underwritten by Apollo Munich Health Insurance Company Limited, having its registered office at Apollo Hospitals Complex, Jubilee Hills, Hyderabad-33. This information is given by Axis Bank Limited ('Axis Bank') whose registered office is at 'TRISHUL', Third Floor, Opp. Samartheshwar Temple, Nr. Law Garden, Ellisbridge, Ahmedabad 380006

STATUTORY WARNING

Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015 (Prohibition of Rebates):

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 insurers. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to 10 lakh rupees.



REACH US

Customers can contact/ get detailed process information for Post free look cancellation/ termination/ surrender/ and refund, Claims and Escalations/ service queries.



axiscare@apollomunichinsurance.com



1800 200 3003



www.apollomunichinsurance.com



SMS 'AXIS' to 56767333



Apollo Munich Health Insurance Co. Ltd. Central Processing Center, 2nd & 3rd Floor, iLABS Centre, Plot No. 404-405, Udyog Vihar, Phase-III, Gurgaon - 122 016, Haryana. **Corp. Off:** 1st Floor, SCF -19, Sector - 14, Gurgaon - 122 001, Haryana. **Regd. Off:** Apollo Hospitals Complex, Jubilee Hills, Hyderabad - 500 033, Telangana. Tel : +91 124 4584333 Fax: +91 124 4584111

Axis Bank is a licensed corporate agent of Apollo Munich Health Insurance Company limited under the composite license number 1891411. This Insurance policy is offered and underwritten by Apollo Munich Health Insurance Company limited. Participation by Axis Bank customers shall purely be on voluntary basis. For more details on terms and conditions please read sales brochure carefully before concluding a sale. • IRDAI Registration Number - 131
• CIN: U66030AP2006PLC051760 • UIN: IRDA/NL-HLT/AMHI/P-H/V.II/1/14-15

ISA/AMHI/M/A16/057

HEALTH INSURANCE AS UNIQUE AS YOU.



Presenting
Optima RESTORE



DISTRIBUTED BY



AMHI/MA/H/0002/0139/122015/P AX/OR/BR/WO.02/022016



Apollo Munich brings you the, unique Restore benefit that automatically reinstates the basic sum insured in case you exhaust it in a policy year. Sure it sounds too good to be true but here is how it works:

If you use up your coverage in an individual policy and fall ill with another illness, we will restore the entire sum insured for you to use, at no extra charge.

If someone's illness in your family uses up the coverage in a floater policy and if any other family member falls ill later during the same insured period, we will restore the entire amount at no extra charge.

So, if you have a Rs. 5 lakhs policy and exhaust the entire amount, we will restore Rs. 5 lakhs, which you can use for some other illnesses or for any other member covered under the family floater policy, if needed.

The Restore benefit would trigger once the basic sum insured and accumulated bonus (if any) on the policy is completely exhausted.



The amazing restore benefit also comes with a never before renewal incentive. If you've had a claim free year, we will increase your basic sum insured by 50% as a no claim bonus. If you don't claim even in the second year, we'll double your basic sum insured as a no claim bonus i.e. 100% of the basic Sum Insured.

So, if you have a 5 lakh policy and don't claim in the first year, we will increase your cover to 7.5 lakh for the second year and 10 lakh in the third year (if you don't claim in the second year), while you only pay a premium for a 5 lakh policy.



What makes **OptimaRESTORE** a unique health plan is not just the Unbelievable Restore and Multiplier benefit but many other unique features that truly uncomplicated healthcare.



Lifelong renewal: Renew your cover lifelong and stay covered forever.



No sub-limit on room rent: : With this health plan you can get the room you like and the treatment you deserve without a hassle.



Cashless transactions: **OptimaRESTORE** enables you to get treated on a cashless basis across 4000 hospitals in over 800 cities.



No geography based sub-limits: No matter where you buy your policy you can get treated in any city or hospital you like in the country with no additional copays or sub-limits.



No claim based loading: We will never load your renewal premium because you claimed or fell ill after taking our policy.



Quick turnaround time: You don't have to worry about pre-authorization, 90% of pre-authorization is done within 2 hours.



Quick claim payment: When it comes to claim settlement, we're one of the fastest in the industry to honor every genuine claim.



Certified associates: When you deal with us you can be assured that all our field partners and sales executives are well trained.



Easy upgrade: This health plan also comes with an easy upgrade option. You can upgrade your cover to the next slab at the time of your policy renewal.



PORTABILITY



REMEMBER

OptimaRESTORE, offers you easy portability, so if you are insured under another Insurer's health insurance policy you can transfer to Apollo Munich with all your accrued benefits after due allowances for waiting periods and enjoy all the unbelievable benefits of OptimaRESTORE.

- Maximum Age: The maximum entry age is 65 years. There is no maximum cover ceasing age in this Policy.
- Minimum Age: The minimum entry age is 91 days. Children between 91 days and 5 years can be insured provided either parent is getting insured under this Policy.
- The cover will be valid for 1 or 2 year(s) as opted. An additional 7.5% discount is offered on the premium if you choose a 2 year Policy.
- An individual and/or his family members namely spouse, dependent children and dependent parents/parents-in-law are eligible for buying this cover on an individual or floater basis.
- A maximum of 6 members can be added in a single policy, whether on individual or floater basis.
- In an individual policy, a maximum of 4 adults and a maximum of 5 children can be included in a single policy. The 4 adults can be a combination of self, spouse and either set of dependent parents or parents in law
- In a family floater policy, a maximum of 2 adults and a maximum of 5 children can be included in a single policy. The 2 adults can be a combination of self, spouse or either set of dependent parents or parents in law.
- The sum insured of the dependent insured members should be equal to or less than the sum insured of the primary insured member. In case where two or more children are covered, the sum insured for all the children must be same. Sum insured of dependent parents /parents-in-law must be the same.



RESTORE INDIVIDUAL

Basic Sum Insured per Insured Person per Policy Year (Rs. in Lakh)	3.00, 5.00, 10.00, 15.00	20.00, 25.00, 50.00
1) In-patient Treatment	Covered	
Pre-Hospitalisation	Covered Upto 60 days	
Post-Hospitalisation	Covered upto 180 days	
Day Care Procedures	All Day Care Treatments Covered	
Domiciliary Treatment	Covered	
Organ Donor	Covered	
Emergency Ambulance	Upto Rs. 2,000 per Hospitalisation	
Daily cash for Choosing shared accommodation	Rs. 800 per day for max 6 days	Rs. 1000 per day for max 6 days
E-opinion in respect of critical illnesses	One opinion per policy year	
2) Restore Benefit	Equal to 100% of Basic Sum Insured	
3) Multiplier Benefit	Bonus of 50% of the Basic Sum Insured for every claim free year, maximum upto 100%. In case of a claim, bonus will be reduced by 50% of the Basic Sum Insured at the time of renewal. However this reduction will not reduce the Sum Insured below the basic Sum Insured of the policy	



RESTORE FAMILY

Basic Sum Insured per Policy Year (Rs. in Lakh)	3.00, 5.00, 10.00, 15.00	20.00, 25.00, 50.00
1) In-patient Treatment	Covered	
Pre-Hospitalization	Covered upto 60 days	
Post-Hospitalization	Covered upto 180 days	
Day Care Procedures	All Day Care Treatments Covered	
Domiciliary Treatment	Covered	
Organ Donor	Covered	
Emergency Ambulance	Upto Rs. 2,000 per Hospitalisation	
Daily cash for Choosing shared accommodation	Rs. 800 per day for max 6 days	Rs. 1000 per day for max 6 days
E-opinion in respect of critical illnesses	One opinion per policy year	
2) Restore Benefit	Equal to 100% of Basic Sum Insured	
3) Multiplier Benefit	Bonus of 50% of the Basic Sum Insured for every claim free year, maximum upto 100%. In case of a claim, bonus will be reduced by 50% of the Basic Sum Insured at the time of renewal. However this reduction will not reduce the Sum Insured below the basic Sum Insured of the policy	



TAX BENEFIT

You can avail tax benefits for the premium amount upto Rs. 25,000 for your immediate family and an additional benefit upto Rs. 30,000 in case of your parents under Section 80 D of the Income Tax Act. (Tax benefits are subject to changes in tax laws.)



DISCOUNTS

Family Discount of 10% if 2 or more family members are covered under Optima Restore Individual Sum Insured Plan.

An additional 7.5% discount is offered on the premium if you choose a 2 year policy