

HEALTH INSURANCE THAT'S AS UNIQUE AS YOU



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DISTRIBUTED BY





A UNIQUE INSURANCE PROPOSITION

Presenting a unique comprehensive insurance solution for axis bank customers that offers complete protection from sickness abroad and financial security in case of accident



RESTORE BENEFIT

Apollo Munich brings you the, unique Restore benefit that automatically reinstates the basic sum insured in case you exhaust it in a policy year



MULTIPLIER BENEFIT

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.



ANNUAL HEALTH CHECK-UP

Now keep a check on your health status with the health checkup benefit offered every year at renewal irrespective of claim status



UNIQUE FEATURES

What makes *HealthON* 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: *HealthON* 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 honour 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

HealthON, 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 HealthON*.



REMEMBER

- Maximum Age: The maximum entry age is 65 yrs. 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.

**Proposal Acceptance will be subject to the underwriting guidelines of HealthON*



HEALTH ON INDIVIDUAL OR FAMILY

Basic sum insured per insured person/ family 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) Health Checkup at Renewal	<table border="1"> <tr> <td>Sum Insured</td> <td>3 & 5 lakhs</td> <td>10 & 15 lakhs</td> </tr> <tr> <td>Annual Health checkup per policy</td> <td>Upto 2500</td> <td>Upto 5000</td> </tr> </table>	Sum Insured	3 & 5 lakhs	10 & 15 lakhs	Annual Health checkup per policy	Upto 2500	Upto 5000	<table border="1"> <tr> <td>Sum Insured</td> <td>20, 25 & 50 lakhs</td> </tr> <tr> <td>Annual Health checkup per insured person/ family</td> <td>Upto 10,000</td> </tr> </table>	Sum Insured	20, 25 & 50 lakhs	Annual Health checkup per insured person/ family	Upto 10,000
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4) 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											
5) Critical Advantage Rider	Offered (where base Sum Insured is Rs.10 lacs & above)											



CRITICAL ADVANTAGE RIDER

You can opt to cover yourself worldwide at our network centers against treatment expenses for 8 major illnesses, The rider offers you freedom to not only avail best healthcare services world over but also covers all travel costs for the insured and accompanying relative; accommodation expenses; second opinion & post hospitalization expenses.



ADD-ON BENEFITS

The 8 critical illnesses include Cancer, Coronary Artery by-pass surgery, Heart Valve replacement/ repair, Neurosurgery, Live Donor Organ Transplant, Bone Marrow Transplant, Pulmonary artery graft surgery and Aorta Graft Surgery.

Benefit	Sum Insured – USD 250,000 ; USD 500,000
In-patient Treatment	Up to Sum Insured
Post-Hospitalisation	
Accommodation expenses	
Travelling expenses	
Repatriation Expenses	
Second opinion for major illness	Covered



REMEMBER

- This rider 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 is 65 years. The minimum entry age for child is 91 days and the maximum is 25 years.
- No maximum cover ceasing age.
- The rider will be issued for a period of 1 or 2 year(s) period depending on policy tenure of base policy, the sum insured & benefits will be applicable on Policy Year basis.
- This rider can be issued to an individual and/or family only on individual Sum Insured basis.
- This rider will be offered where base policy Sum Insured is Rs.10 lacs & above.
- This rider is not offered to NRI/ PIO. It is allowed only for Indian Citizens.
- The relationships allowed will be as defined in base policy.
- The Sum Insured of the dependent insured members should be equal to or less than the Sum Insured of the primary insured member.
- Sum insured of dependent parents must be the same.
- Sum Insured for all the children must be same
(Note: Rider will be opted on all or none basis for all dependents.)
- This rider covers only planned treatment abroad

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 Health On Individual Sum Insured Plan.

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



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 yrs exclusion for specific diseases - 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.



GROUP PERSONAL ACCIDENT PLAN

You cannot guard against all uncertainties of life but you can ensure financial stability for your family in the event of an accident with our Group Personal Accident Plan designed exclusively for Axis Bank.



ELIGIBILITY

- This policy covers persons in the age group of 91 days to 65 years. The maximum entry age is 65 years.
- There is no maximum cover ceasing age in this policy.
- The policy will be issued for a 1 year period.
- This policy can be issued to an individual and/or a family on individual basis.
- The policy can be issued to axis bank account holder and his/her spouse
- Axis Bank account holder must be insured in the policy.



BENEFITS

Benefit Name	Benefit Description	Benefit Limit
Accidental Death (AD)	Lump sum payment for death due to an accident.	Sum insured options in (Lacs)- 15 /25 /50 /75 /100/200/300/400/500
Permanent Total Disablement (PTD)	Lump sum payment for permanent total disablement due to an accident as per the scale provided in the policy	Upto AD Sum Insured
Permanent Partial Disablement [PPD]	Lump sum payment for permanent partial disablement due to an accident as per the scale provided in the policy	Upto AD Sum Insured
Emergency Ambulance	Expenses incurred on an ambulance following an emergency caused due to an accident	Maximum upto Rs.2,000
Accidental Inpatient Hospitalization	Reimbursement of medical expenses incurred for the in-patient medical treatment due to an accident	Maximum upto Rs.100,000
Broken Bones	Lump sum Payment as per the scale provided in the policy in the event of a Fracture of a bone due to an accident.	Maximum up to Rs 100,000 (as per table of benefit)
Family Transportation	Expenses incurred in transporting one Immediate Family Member to the Hospital where the Insured Person is admitted following an Accident*	1 % of AD Sum Insured; maximum upto Rs 100,000
Education Fund*	50% of Sum Insured per Dependent Child (upto maximum of two children), provided that such Dependent Child is pursuing an educational course as a full time student in an educational institution..	10 % of AD Sum Insured; upto a maximum of Rs.20,000

*Provided we have accepted claim under AD or PTD.



EXCLUSIONS

- Any Pre-existing Condition or any complication arising from the same.
- Intentional self-injury, suicide or attempted suicide, while sane or insane.
- Any psychiatric or mental disorders
- Any Insured Person's participation or involvement in naval, military or air force operation, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing.
- Arising or resulting from the insured person(s) committing any breach of law with criminal intent.
- The abuse or the consequences of the abuse of intoxicants or hallucinogenic substances such as drugs and alcohol.



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. Samaratheshwar 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



www.apollomunichinsurance.com



1800 200 3003



SMS 'AXIS' to 56767333



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