**Arogya Plus Policy - Annual Premium Chart and OPD limits exclusive of service tax. Highlighted values in yellow are OPD limit applicable.**

<table>
<thead>
<tr>
<th>Age (Years)</th>
<th>Self</th>
<th>1 Adult + 1 Kid</th>
<th>2 Adults</th>
<th>2 Adults + 2 Kids</th>
<th>1 Adult + 2 Kids</th>
<th>2 Adults + 1 Kid</th>
<th>2 Adults + 2 Kids</th>
<th>OPD Limits including Service Tax</th>
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<tbody>
<tr>
<td>0.25-10</td>
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<td>21-29</td>
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<td>30-39</td>
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</tbody>
</table>

**Note:** If we have a policy holder beyond age of 75 years, we will continue to charge premium applicable for age of 75 years unless we request for change and RSA approves it.

For more details, contact:

SBI General Insurance Company Limited (ICICI Mutual Fund) 40, 1st Floor, 10th Main, 1st Cross, Indiranagar, Bangalore 560038

Call: 1800 22 10111 | 1800 102 1111 | 98846 22101

sbihealth@icici.com | info@icici.com | http://www.sbigeneral.in

**Important Facts:**

- **Health Insurance Policy**
- **Critical Illness Insurance Policy**
- **Personal Accident Insurance Policy**
- **Hospital daily Cash Insurance Policy**
- **Private Car Insurance Policy—Tarang**
- **Travel Insurance Policy**
- **Long Term Motor Insurance Policy**

Get easy financial support to overcome hospitalisation & OPD expenses.
No medical tests up to 55 years of age

Multiple coverage options

142 Day Care expenses covered

Sum Insured of Rs. 1 Lac to Rs. 3 Lacs

Save Tax under Sec. 80D (as benefits are subject to change every year)

The fact, full & Transparent Claims procedure that will keep your peace.

99% Claims settled and experienced claims team to settle your claims if you are dissatisfied customer service with a fix, fast, convenient and transparent claims process for the hassle-free and stress-free purchasing of policies.

At 81 Genesis, our philosophy is to always keep your way to pay valid claim is iis valid and timely. Our claim service will allow to you a hassle free to control and quickly to approve.

曲折 is a cover of 81 Genesis’s Aranya Plus Policy

- Diagnosis hospitalization expenses:
  The following medical expenses will be covered when the insured under treated in hospital:

- Room rent, boarding expenses, Medical practitioners fees

- Laboratory test

- Consultation fees

- Nursing expenses.

- Anesthesia, blood, oxygen, operation theatre expenses, surgical instruments, medicines & consumables, diagnostic expenses and any x-rays, chemotherapy, radiotherapy, cost of paramater, physiotherapy, inpatient and any medical expenses incurred which is Integral part of the treatment.

- Psychiatric care in hospital care being part of the treatment.

- Drugs, medicines and consumable items during the admission period.

- OPD treatment:
  - Covers expenses for OPD consultation and treatment as prescribed by a doctor.

- Pre-hospitalization expenses coverage: 60 days prior to admission to the hospital.

- Post-hospitalization expenses coverage: 90 days after the discharge date from the hospital.

- Day Care expenses:
  - Covers 142 Day Care expenses.

- Ambulance expenses:
  - Up to Rs.100.

- Alternative treatment:
  - Reimbursement of alternative treatment under AYUSH taken in a government hospital or any hospital recognized by government along with accredited by quality council of National Accreditation board on health.

- Beneficiary hospitalization:
  - Reasonable and customary charges beyond the basic hospitalization.

- Maternity expenses:
  - Cover for Maternity expenses up to the policy limit.

- What is the maximum & minimum age limit of the Policy?

- The minimum age of entry for 81 Genesis’ Aranya Plus Policy is 3 months.

- The maximum age of entry for the policy is 60 years.

- What are the sincere plus options available under this Policy?

- Aranya Plus Policy to individuals will be issued for a period of one, two or three years and in group will be issued only for one year.

- What are the sincere plus options available under this Policy?

- The insured availed under this policy one Rs.30,000.

Who can buy this Policy?

Any individual fulfilling the age limits can take this Policy for himself/herself or his family. Hindi option is also available for all, speak and maximum Hindi Services.

“Family” means the spouse, dependent children, parents and partner by marriage.

What is 81 Genesis’s Policy as Besonderes?

This Policy may be renewed every year and in such event, the renewal premium is based on the age of the insured on or before the date of expiry of the Policy or at the event of renewal thereof. However, insureds should not be forced to renew such renewal premium on due date. Also, insureds may exercise option not to renew the Policy on grounds of fraud industrial impression, or appreciation of any material fact other than the time of taking the Policy or any time during the currency of the earlier policy.

A grace period of 30 days is allowed for renewal of the Policy. This will be carried from the date immediately following the premium due date during which a payment can be made to renew or continue the Aranya Plus Policy in force without loss of continuity benefits such as waiting periods and coverage of age-related diseases. The continuity of coverage for all the insured under the assuring policy will be subject to the following exhaustion of premium for the same. Coverage is not available for the period for which no premium is received and insured has no liability for the claims arising during the period.

What are the major Exclusions of the Policy?

The following exclusions shall apply to the benefits under the policy and no benefit shall be paid for the following circumstances and for the following conditions / items / treatments:

- Any condition, ailment or injury or resulting condition(s) for which you can have been diagnosed, received medical treatment had gone on or on before the date of application for the Policy or at the event of renewal thereof. However, insureds should not be forced to renew such renewal premium on due date. Also, insureds may exercise option not to renew the Policy on grounds of fraud industrial impression, or appreciation of any material fact other than the time of taking the Policy or any time during the currency of the earlier policy.

- Present 35 days exclusion of fortuneteller's or hypnotist's except hospitalization on outstation.

- 'V' 'F' methods such as for Medical expenses.

- The treatment has the right of a专科.

- Injury/wound directly or indirectly caused or contributed due to nuclear weapons on nuclear.

- Who, insurance, risks or offering grants, help, etc.,

- Epidemic disease recognized by WHO or Indian Government.

- Mental illness or addiction of any kind.

- Common or usual treatments of any description, unless required for emergency.

- Any form of plastic surgery (unless necessary for the treatment of illness or accidental bodily injury).

- Treatment for deafness or hair or glaucoma or other conditions.

- Any condition directly or indirectly caused by or associated with human source deficiency or contact with contaminated blood or any condition or condition of a similar kind currently referred to as AIDS.

- Vasectomy or sterilization except as part of premarital examination for animal welfare.

- Treatment for any mental illness or psychiatric or psychological condition.

- General disorders and chronic ill formation / surgery / storage.

- Treatment in health, sports, news, radio or television.

- Experimental and unproven treatment.

- Diseases / Illness or injury whilst performing duties as serving member of military or police force.

- Disclosure: The above exclusions are an indicative to nature. For details of the coverage and exclusions please contact your nearest office or refer to the policy.

Brochure: 8.5 x 6 x (4) inch (Close Size)