SHRIRAM
General Insurance
BE INSURED...REST ASSURED
associated with Sanlam group

HEALTH INSURANCE

SHRI HEALTH SURAKSHA INSURANCE

Version 3.0

Ab lagega COVERAGES Ka CHAKKA!

Shriram Hai Toh Suraksha Hai!

SIX NEW ADD ONS, ALL SIXES!

Unlimited Restoration Benefit

No Capping on Room & ICU charges

No Co-Payment

Cumulative Bonus Up to 250%

Consumables Covered

Road + Air Ambulance Expenses
(up to policy sum insured)

WHY SGI HEALTH INSURANCE?

At SGI, we believe health insurance should be more than just paperwork, it should give you peace of mind, protect your loved ones, and be friendly to your pocket.
That's why we created **Shri Health Suraksha Insurance**
a simple, affordable, and dependable plan.

ELIGIBILITY

Proposer Age	Above 18 years
Min. Entry Age	Child 3 months (91 Days)
Relationships	• Self • Spouse • Son • Daughter • Parents & Parents-in-law
Policy Type	Individual/Family Floater
Policy Term	1 Year, 2 Years, 3 Years

TAX BENEFIT

Income tax deduction available under Section 80D of Income Tax Act, 1961/Section 126 of Income Tax Act, 2025.

POLICY COVERAGES

Cover	Details	
Sum Insured (SI) (In Lacs)	Choose from any of the given sum insureds - 5L / 7.5L / 10L / 15L / 20L / 25L	
In-patient Hospitalization	Covers medical expenses for hospitalization of more than 24 hours.	1. Room rent for Single AC Room. 2. No limit on ICU charges.
Pre-Hospitalization	Covers medical expenses up to sum insured for upto 60 days before date of hospitalization.	
Post-Hospitalization	Covers medical expenses up to sum insured for upto 90 days post discharge from hospital.	
Restoration Benefit	Upon complete exhaustion of the sum insured and cumulative bonus sum insured will restore unlimited times subject to maximum 100% of Sum Insured each time for unrelated disease.	
Bonus Boost	For every claim-free year, the sum insured will increase by 25% as a cumulative bonus. The total bonus can increase up to a maximum of 250% of SI.	
No Co-Pay Full Cover, No Sharing!	100% claim coverage. Enjoy complete peace of mind with zero co-payment on all claims.	
Consumables Waiver Now, no more surprises in your hospital bill.	This cover ensures that those small but essential medical items like gloves, bandages, syringes, and masks are covered, reducing your out-of-pocket costs. Linked directly to in-patient or day care claims. (Annexure I – List I of consumables covered - please refer policy wordings)	
AYUSH Treatment Holistic Healing	Whether it's Ayurveda, Yoga, Naturopathy, Unani, Siddha, or Homeopathy - AYUSH treatments are fully covered (up to policy sum insured). Choose what heals you best.	
All Day Care Treatments	Covers medical expenses for any treatment which is taken under anesthesia and requires less than 24 hours of hospitalization.	Up to sum insured (except for cataract). Limit for Cataract: Limit of 25% of sum insured or Rs. 40,000, whichever is lower, per eye, under one policy year.
Modern Treatments Covered up to 50%	Stay ahead with coverage for advanced, high-tech medical procedures - covered up to 50% of sum insured. (Please refer policy wordings for the list of modern treatments covered)	
Ambulance Plus In emergencies, focus on care, not costs.	Road + Air Ambulance expenses covered as per actuals up to sum insured so you can act fast in emergencies without worrying about costs.	

FREE-LOOK PERIOD

The insured shall be allowed a period of 30 days from date of receipt of the policy to review the terms and conditions of the policy, and to return the same if not acceptable. If the insured has not made any claim during the free look period, the insured shall be entitled to (i.) a refund of the premium paid less any expenses incurred by the company on medical examination of the insured person and the stamp duty charges; or (ii.) where the risk has already commenced and the option of return of the policy is exercised by the insured, a deduction towards the proportionate risk premium for period of cover or (iii.) where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.

WAITING PERIODS

Initial Waiting Period: First 30 days waiting period is applicable for all illnesses but not for accidents.

Specific Illness Waiting Period: 24 months waiting period is applicable on specific ailments as listed in the policy wording.

Pre-existing Diseases Waiting Period: Pre-existing diseases will be covered after 36 months of continuous coverage.

PREMIUM ILLUSTRATION

Age (years)	ZONE 1			ZONE 2			ZONE 3		
	10 Lac	15 Lac	20 Lac	10 Lac	15 Lac	20 Lac	10 Lac	15 Lac	20 Lac
0-18	9,211	10,029	10,721	7,493	8,158	8,721	7,149	7,783	8,321
19-25	9,936	10,910	11,662	8,082	8,875	9,486	7,712	8,468	9,051
26-30	10,227	11,318	12,099	8,319	9,206	9,842	7,937	8,784	9,390
31-35	10,398	11,503	12,296	8,458	9,357	10,002	8,070	8,927	9,543
36-40	12,360	13,626	14,567	10,054	11,084	11,849	9,593	10,576	11,306
41-45	12,966	14,420	15,415	10,547	11,729	12,539	10,063	11,191	11,964
46-50	18,389	20,447	21,857	14,958	16,632	17,779	14,272	15,869	16,963
51-55	24,632	27,189	29,065	20,036	22,116	23,642	19,117	21,102	22,558
56-60	31,936	35,200	37,629	25,978	28,633	30,608	24,786	27,320	29,204

***Above premium is inclusive of add-on covers and zone based discounts for a single adult.**

DISCOUNTS

Family Floater Premium Calculation	100% premium of highest age member will be charged and for all other members, a discount of 55% will be awarded.		
Long Term Discount	a. 2 Year - 5% discount b. 3 Year - 10% discount	**Family Discount**	10% if two or more members are covered under individual policy.
Claims Free Cumulative Bonus/ Renewal Discount	Insured has the option to choose between cumulative bonus or this discount. • 2% for the first 5 claim free years and 1% for next 5 claim free years at renewal. The maximum discount is 15%.		

ZONE BASED DISCOUNT

Zone 1	Delhi, Gurugram, Karnal, Sonipat, Rohtak, Bhiwani, Charkhi Dadri, Mahendragarh, Faridabad, Jind, Panipat, Nuh, Jhajjar, Rewari, Palwal, Baghpat, Bulandshahr, Noida, Ghaziabad, Hapur, Meerut, Muzaffarnagar, Shamli, Hisar, Bhiwadi, Ahmedabad, Vadodara, Surat, Mumbai (including Thane district, Navi Mumbai), Chennai, Kolkata
Zone 2	Telangana (including Hyderabad), Pune, Bangalore, Andhra Pradesh, Uttarakhand, Bhopal, Indore, Lucknow, Patna, Gujarat (excluding Ahmedabad, Vadodara and Surat)
Zone 3	Rest of India excluding Zone 1&2

The premium will depend on the city of residence and pin code of the insured person. Please inform us immediately in case of any change in the address otherwise it may impact your claim admissibility or amount. The premium will be charged on pro rata basis in case of midterm address change involving migration from Lower Zone to Higher Zone (means zone 3 to zone 1).

DID YOU KNOW?

Out-of-Pocket Healthcare Spending - Nearly 48–55% of healthcare spending in India is paid directly by families, typically from personal savings, loans, or breaking fixed deposits.

Rising Medical Costs - Medical costs in India are increasing by approximately 11–14% every year.

Road Accidents in India - India records over 4.5 lakh road accidents every year, many of which require emergency hospitalization.

*Data from secondary sources.

HOW PREPARED ARE YOU FOR MEDICAL EMERGENCIES?

Medical emergencies can arise from both illnesses and accidents. Consider the following examples and ask yourself:

"CAN I COMFORTABLY MANAGE THIS COST TOMORROW?"

Situation	Typical Cost	Could you manage this cost?
Heart Bypass Surgery	₹5 – ₹7.5 lakh	☐ Yes ☐ No
Cancer Treatment	₹20 – ₹45 lakh	☐ Yes ☐ No
Kidney Transplant	₹20 – ₹25 lakh	☐ Yes ☐ No
Joint Replacement Surgery	₹4 – ₹7 lakh	☐ Yes ☐ No
Hysterectomy	₹2 – ₹5 lakh	☐ Yes ☐ No

* Cost of sugery and treatment may vary from city to city. Figures above are only for illustrative puposes

Your Medical Emergency Preparedness Meter — **Score yourself (✓) Award 2 points for every 'Yes'**

Score	Level	Preparedness
0-3	Low	A sudden illness or accident could significantly impact your financial stability.
4-7	Moderate	You may be able to manage certain medical costs, but a major hospitalization could place pressure on your savings.
8-10	Strong	You appear financially prepared; however, health insurance can still help protect your long-term savings from large, sudden or repeated medical expenses.

WHY THIS MATTERS?

Medical emergencies are not always the result of illness. Accidents, injuries, and sudden health conditions can lead to unexpected hospital bills. Health insurance helps ensure that medical decisions are based on treatment needs - not financial limitations.

BE PREPARED

CREATE A MEDICAL EMERGENCY KIT

Keeping essential documents and information readily available can help save valuable time during emergencies. Take the time to maintain a medical emergency kit that includes:

- Health insurance policy details
- Identification documents
- Medical records and prescriptions
- Emergency contact numbers
- Details of nearby hospitals

LEARN MORE

Scan the QR code to learn more about Shri Health Suraksha 3.0

Visit https://www.shriramgi.com/list-of-hospital for nearby network hospitals offering cashless claims.

Can't see a cashless network hospital in your city? Don't worry: Under the Cashless Everywhere Initiative, policyholders maybe able to access cashless claim services even at hospitals that are not part of the insurer's network.
*Subject to T&Cs.

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