

HEALTH ASSURANCE WITH GUARANTEED* CASH BENEFIT

NOW YOU HAVE THE POWER TO CHOOSE YOUR OWN COURSE OF TREATMENT



FOR THE FIRST TIME EVER,
CHOOSE ALL OR A COMBINATION OF
3 HEALTH COVERS.



* Subject to claim being admissible under policy.

To know more

 Call 1 800 3010 3333 (Toll Free)

 Log on to www.maxbupa.com

Disclaimer: This is only a summary of the product features and is for reference purpose only. For more details on terms and conditions, exclusions and waiting period, please read sales brochure of Health Assurance carefully before concluding a sale. Please call our customer service if you require any further information or clarification.

Statutory Warning: Prohibition of rebates (under Section 41 of Insurance Act 1938): 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 life or property, in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the plan, nor shall any person taking out or renewing or continuing a plan accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or the tables of the Insurer. Any person making default in complying with the provision of this section shall be punished with fine, which may extend to five hundred rupees.



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Insurance is the subject matter of the Solicitation

For more details on product features, terms and conditions, waiting periods, exclusions and risk factors, please refer to the sales Brochures before concluding the sale.

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Max Bupa: Combining local understanding with global expertise

Max India and Bupa, an international health insurance company, have joined hands to bring to India Max Bupa Health Insurance. We believe in nurturing long-term relationships with our customers by providing the highest levels of quality in service.

Max India Limited: A reputation for excellence

The Max India Group brings expertise in Insurance and Healthcare through Max Life Insurance and Max Healthcare. A Rs. 7,700 crore group, it has over 500 offices across more than 400 locations in India. It has 57,000 people, all focused on delivering customer satisfaction to over 5.1 million customers#.

Bupa: 60 years of care

Established in 1947 as the British United Provident Association, Bupa today has over 11.2 million customers across 190 countries*. In addition to quality Health Insurance, Bupa runs Care Homes for elderly and young disabled people. It also provides health assessments, health coaching and workplace health programmes.

*As on Sep. 2012

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Introducing Health Assurance: A First-of-its-kind Guaranteed* Cash Benefit Plan

At Max Bupa, we put your health first. Which is why our policies are tailored to provide comprehensive covers for you and your family. Health Assurance, for instance, is a unique fixed benefit plan that gives you the flexibility to cover any sudden eventualities like accidents, critical illnesses and incidences of hospitalization.



This plan gives you the power to choose your own course of treatment and does not bind you to a particular hospital, room type etc. The cash payout allows you to protect your lifestyle and also helps you meet your fixed expenses. Thus, giving you complete peace of mind.

Benefits of Health Assurance

(a) Unique Flexible Combinations

Health Assurance gives you the freedom to pick and choose your own health cover from the following 7 combinations:

- Critical Illness + Hospital Cash + Personal Accident
- Critical Illness + Hospital Cash
- Critical Illness + Personal Accident
- Hospital Cash + Personal Accident
- Critical Illness only
- Hospital Cash only
- Personal Accident only

*Subject to claim being admissible under policy.

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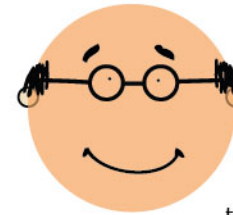
(b) Easy to Buy

You can buy this policy by answering a few health and lifestyle questions without any hassle of health check-ups or medical underwriting*.

(c) Family Cover Option

You can also cover your entire family (self, spouse and two children) under the family option.

How it works



Let's take the case of Mr. Sharma. Keeping in mind his daughter's higher education, he made a 5-year, Fixed Deposit plan, worth Rs.5 lacs. In the second year, Mr. Sharma suffered a major heart attack and had to undergo a bypass surgery. To meet this uncertainty, he had to break his Fixed Deposit, unsettling his plans. If Mr. Sharma had a Health Assurance policy, the lumpsum cash payout (as per the guaranteed cash benefit) would have taken care of his surgery and given him extra cash. Thus, letting Mr. Sharma's savings remain unaffected and comprehensively reducing any financial strain caused by this medical emergency.

What is covered?

Critical Illness Cover

Health Assurance covers as many as 20 critical illnesses and provides guaranteed cash benefit, equivalent to sum insured on diagnosis .

- Cancer of Specified Severity
- Open Chest CABG
- First Heart Attack of Specified Severity
- Open Heart Replacement or Repair of Heart Valve
- Stroke Resulting in Permanent System
- Permanent Paralysis of Limbs
- Coma of Specified Severity
- Kidney Failure requiring Regular Dialysis
- Major Organ/Bone Marrow Transplant
- Motor Neurone Disease with Permanent Symptoms
- Multiple Sclerosis with persisting symptoms
- End Stage Liver Disease
- End Stage Lung Disease
- Major Burns
- Loss of Speech
- Deafness
- Aplastic Anaemia
- Bacterial Meningitis
- Fulminant Viral Hepatitis
- Muscular Dystrophy

*Up to the age of 60 years for critical illness.

Personal Accident Cover

Health Assurance personal accident cover provides you coverage against:

Accidental Death

Guaranteed cash benefit in case of death of a policy holder.

Permanent Total Disability

Compensation in case of Permanent Total Disability caused due to an accident.

Permanent Partial Disability

Compensation in case of Permanent Partial Disability caused due to an accident.

Unique Child Education Benefit

It offers a onetime (5% of Sum Assured or Rs. 50,000 per child, whichever is lower) payment for children insured under the policy if the proposer's claim either for accidental death or permanent total disability has been accepted.

Funeral Expenses

An amount of Rs. 5,000 as funeral expenses will be paid to the family in case of accidental death of an insured person.

Worldwide Coverage

Coverage against all accidents 24x7, worldwide.

Hospital Cash Cover

While hospitalization policy takes care of your hospital bills, incidental expenses like patient's attendee's lodging, nursing expenses, money spent on commuting etc. account for a considerable part of the overall cost incurred. Hospital Cash cover supplements your hospitalisation policy to cover these expenses.

- Daily cash benefit of Rs. 1000-4000/day of hospitalization (up to 45 days)
- Double Cash Benefit for ICU (maximum up to 7 days)

Sum Assured

You can choose different level of Sum Assured for Critical Illness, Personal Accident and Hospital Cash:

Sum Assured (in Rs.)				
	Level 1	Level 2	Level 3	Level 4
Critical Illness	3 lacs	5 lacs	7.5 lacs	10 lacs
Hospital Cash	1,000/day	2,000/day	3,000/day	4,000/day
Personal Accident	5 lacs	10 lacs	20 lacs	25 lacs

You can choose different levels for each of the covers.

Product Benefit Table

Critical Illness Cover ⁽¹⁾				
	Level 1	Level 2	Level 3	Level 4
Sum Assured (SA) - In Rs.	3 lacs	5 lacs	7.5 lacs	10 lacs
Baseline Cover Benefits				
Coverage offered for 20 Critical Illnesses	100% of SA	100% of SA	100% of SA	100% of SA

Hospital Cash Cover ^{(2) (3) (4)}				
	Level 1	Level 2	Level 3	Level 4
Daily Cash Benefit - In Rs./day	Rs.1,000	Rs.2,000	Rs.3,000	Rs.4,000

Personal Accident Cover ⁽⁵⁾				
	Level 1	Level 2	Level 3	Level 4
Sum Assured (SA) - In Rs.	5 lacs	10 lacs	20 lacs	25 lacs
Baseline Cover Benefits				
Accidental Death	100% of SA	100% of SA	100% of SA	100% of SA
Accidental Permanent Total Disability ⁽⁶⁾	100% of SA	100% of SA	125% of SA	125% of SA
Accidental Permanent Partial Disability	As per the grid mentioned herewith*			
Child Education Benefit ⁽⁷⁾	5% of Sum Assured or Rs. 50,000 (whichever is lower) per child			
Funeral Expenses ⁽⁸⁾	Rs. 5,000			

References:

(1) Critical Illness

- Cover is subject to 48 months waiting period for pre-existing diseases, 90 days initial waiting period and 30 days of survival period
- Age at entry for adults is from 18 years to 65 years
- Critical Illness benefit offers lifetime renewability

(2) Hospital Cash

- Hospitalization of a minimum period of at least 2 days with continuous and completed periods of 24 hours required for hospital cash claim to be admissible. Payment made from day one subject to claim being admissible. Maximum coverage offered for 45 days/policy year (including 7 days of ICU hospitalization)
- Hospital Cash cover is subject to 48 months of waiting period for pre-existing diseases; 24 months of waiting period for specific illnesses and 30 days initial waiting period
- Age at entry for adults is from 18 years to 65 years and from 2 years to 21 years for dependant children
- Hospital Cash benefit offers lifetime renewability

(3) ICU Cash

- Double the daily cash benefit for hospitalization in ICU (up to a maximum of 7 days in a policy year)

(4) Hospital Cash

- In family option, Coverage for Adults - 100% of Daily Cash Benefit; Coverage for Children - 50% of Daily Cash Benefit

(5) Personal Accident

- Age at entry for adults is from 18 years to 65 years and for dependent children is from 5 years to 21 years
- Personal Accident benefit offers lifetime renewability
- In family option, Coverage for Self - 100% of SA; Coverage for Spouse - 50% of SA or Rs.10 lacs (whichever is lower); Coverage for children - 20% of SA or Rs.2 lacs (whichever is lower)

(6) More details are available in Terms and Conditions document

(7) Available (only under Family Option) in case of Death or Permanent Total Disability of Self. Benefit limited to maximum 2 children (insured under the policy)

(8) Available on Death of any of the Insured Person

Permanent Partial Disability Grid		
Sr.No.	Nature of Permanent Partial Disability	% of the Sum Assured
1	Loss or total and permanent loss of use of both the hands from the wrist joint	100%
2	Loss or total and permanent loss of use of both feet from the ankle joint	100%
3	Loss or total and permanent loss of use of one hand from the wrist joint and of one foot from the ankle joint	100%
4	Loss or total and permanent loss of use of one hand from the wrist joint and total and permanent loss of sight in one eye	100%
5	Loss or total and permanent loss of use of one foot from the ankle joint and total and permanent loss of sight in one eye	100%
6	Total and permanent loss of speech and hearing in both ears	100%
7	Quadriplegia	100%
8	Total and permanent loss of hearing in both ears	50%
9	Loss or total and permanent loss of use of one hand from wrist joint	50%
10	Loss or total and permanent loss of use of one foot from ankle joint	50%
11	Total and permanent loss of sight in one eye	50%
12	Total and permanent loss of speech	50%
13	Uniplegia	25%

Waiting Periods and Exclusions

a) Initial Waiting Period

Critical Illness: 90 days from the policy start date

Hospital Cash: 30 days from the policy start date

b) Survival Period

Person insured needs to survive for a period of 30 days from the date of first diagnosis of critical illness to get the claim admitted under Critical Illness benefit.

c) Specific Waiting Period

24 months waiting period for specific illnesses under Hospital Cash cover.

d) Pre-Existing Diseases

Benefits will not be available for pre-existing diseases until 48 months of continuous coverage have elapsed since the inception of the first Policy with Us for the respective benefit.

e) General Conditions for Exclusions

If We have accepted the claim of an Insured Person under the Permanent Total Disability, Permanent Partial Disability or Critical Illness cover then We shall not accept any other claim of that Insured Person for the same condition/disablement under the Permanent Total Disability or Permanent Partial Disability or Critical Illness cover even if the claim is made under another benefit provision of the Policy from the original claim.

f) Specific Exclusions

Please refer to Health Assurance policy wording for specific exclusions related to Personal Accident, Critical Illness and Hospital Cash.

Max Bupa: The Healthier Health Insurance

At Max Bupa, we understand that different people have different needs. That's why we have designed our portfolio of health cover options in such a way that you remain covered at every stage of life. Be it an hospitalisation cover like Heartbeat, Health Companion, Family First or a fixed benefit plan like Health Assurance, we give you the freedom to choose a health care cover that works best for you. Because we believe in putting your health first. In every possible way.

Lifetime Renewability

We offer lifetime renewability for all the three benefits under the Health Assurance policy.

Two year plan (optional)

The default policy term for all plans is one year. A two year policy term option is also available for you and your family.

Direct Claim Settlement

We settle your claim directly, not through any third parties. Because you should concentrate on getting better or looking after your relatives, not chasing your claims.

Customizable Cover

You can choose among any of the combinations available under the Health Assurance plan.

Tax Savings

You will save *tax under Section 80D of the Income Tax Act against the premium paid for Critical Illness and Hospital Cash.

Free look period

Our policies are transparent and easy to understand. If you are not satisfied, you can cancel your plan within 15-day of receipt of policy.

*tax benefits are subject to changes in tax laws. please consult your tax advisor.

Our Customer's Speak

A 43 year old customer, admitted for urgent Hernia surgery, received care at the right time and did not have to incur any undue expenses. Pre and post hospitalization expenses of the customer were also covered. After recovery, the customer wrote to us:

"I consider myself fortunate. Last month, I went to the doctor since I had pain and swelling in my umbilical region. The doctors advised me to undergo a surgery. We are thankful to Max Bupa. My hernia was removed successfully. Though there are many insurance companies offering mediclaim, the service rendered by your company was really exemplary. Hope you will render your services fruitfully to all your policy holders."

SP Selvam

Our Relationship Doctor facilitated the treatment of one of our young, who required urgent hospital care for enlarged adenoids. Her parents wrote to us:

"My wife had to rush my 5-year-old daughter Adya Shrivastava to Artemis Health Institute some time ago. She was diagnosed with enlarged adenoids and had to be admitted on an emergency basis. I am glad that I had a Heartbeat Silver (Rs. 200,000) Family Floater Policy with Max Bupa. I was even happier with the way Max Bupa handled the situation. It was such a relief, especially because your mind stops working when your child is ill. I appreciate Max Bupa's sincere efforts for helping us at the needed time. As parents, we are obliged and will always recommend Max Bupa."

Abhishek & Ashima Shrivastava

Rajeev Thota, aged 7 was admitted to Terna Sahyadri Hospital, Mumbai for treatment of Left Sided Hydrocele. Max Bupa's Relationship Doctor acted as an interface between the hospital and the customer to ensure seamless admittance, treatment and discharge for the child. The satisfied parents wrote to us:

"We decided to go through with the treatment after Max Bupa's Relationship Doctor visited us and approved our pre-authorization request of Rs.37,040/-. We are very thankful to Max Bupa. A special thanks to Santosh Puri, who was very supportive and caring. We have found Max Bupa to be the fastest and the most efficient among other insurance companies that we have dealt with."

Manju Thota
(Rajeev's Mother)