Eligibility and Coverage:

- **Individual policy:** Minimum entry age 5 yrs and there is no maximum age of entry

- **Family floater policy:**
  - We cover up to 6 members (2 Adults + 4 Children) comprising of Self, Spouse and Dependent children (up to 25 yrs) in a single policy
  - Dependent children from 91 days to 5 yrs will be covered only if one adult is covered in the floater policy
  - There is no maximum age of entry

Permanent Exclusions*

- War, act of foreign enemy, uprising, revolution, insurrection, military or usurped acts.
- Breach of law with Criminal Intent, intentional self injury
- Abuse or the consequences of the abuse of intoxicants or hallucinogenic substances
- Cosmetic, aesthetic and re-shaping treatments & surgeries
- Hearing aids, spectacles or contact lenses including optometric therapy
- Psychiatric or psychological disorders, mental disorders

Waiting Periods & Co-payments*

- **30 days waiting period:** In the 1st year of the policy cover there is a 30 days waiting period for any treatment, except an accidental injury.
- **2 year waiting period:** For specific illnesses/treatment like Cataract, Hernia, Sinusitis, Joint replacement surgery, Varicose veins etc.
- **Pre-existing disease waiting period:** 48 months
- **Mandatory 20% Co-Payment:** For age of entry at 61 yrs and above

*This is an indicative list. Please refer to policy wordings for detailed list of exclusions and waiting periods.

Contact us:
1800-270-7000

adityabirlacapital.com

ADITYA BIRLA CAPITAL

Ashutosh & Vrushali Vaidya / Entrepreneur

PROTECTING your health is our priority, while we also protect your finances.

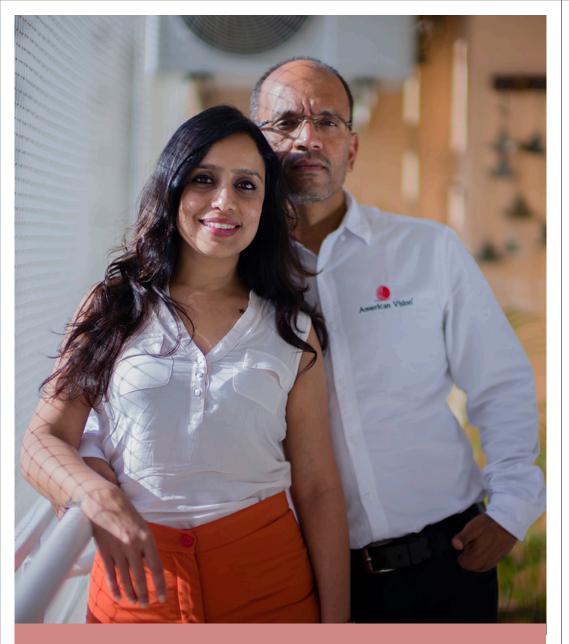### Activ Assure – Diamond Plan

- Comprehensive range of sum insured from ₹2 lakhs to ₹2 crores
- Reload 150% of sum insured
- 586 day care procedures covered
- 'No claim bonus' of 10% for every claim-free year
- Earn up to 30% of your premium as HealthReturns™

ADITYA BIRLA CAPITAL

1800-270-7000

HEALTH INSURANCE

Aditya Birla Health Insurance Company Limited | adityabirlahealthinsurance.com

Activ Assure: Diamond - Your partner in health

Make the right choice by selecting a partner who cares for your health. From timely health check-ups to hospitalization care and so much more, this is a plan that's designed to comprehensively take care of the most important aspect of your life - your health.

Key Benefits of the Plan

Sum Insured Options

Wide range of Sum Insured from ₹ 2 lakhs - ₹ 2 crores

Cashless Treatment

Get admitted to one of the hospitals in our network and avail cashless treatment facility.

150% Reload of Sum Insured*

Even if your Sum Insured gets exhausted, we will reload your Sum Insured amount by another 150%.

586 Day Care Procedures

We cover you for 586 listed day care procedures even if hospitalization is less than 24 hours.

Pre & Post-Hospitalization Cover^

We will cover your medical expenses not only during your hospitalization, but also from 30 days before hospitalization and 60 days after hospitalization.

Ayush Medical Treatments

Covers treatments given under Ayurveda, Unani, Siddha, Yoga & Naturopathy and Homeopathy systems.

HealthReturns™

Earn up to 30% of your premium as HealthReturns™

Emergency Assistance Services

Domestic & International emergency assistance including Air Ambulance.

Discounts on Premiums

7.5%	- For 2 year policy
10%	- For 3 year policy
5%	- 2-3 member Multi Individual Policy
10%	- 4 or more members Multi Individual Policy

*Applicable incase of subsequent claims due to unrelated illnesses
^Where In-patient hospitalisation claim is accepted by the Company

	Policy Term	1, 2 or 3 years
	Sum Insured (SI)	₹2 lakhs, ₹3 lakhs, ₹4 lakhs, ₹5 lakhs, ₹7 lakhs, ₹10 lakhs, ₹15 lakhs, ₹20 lakhs, ₹25 lakhs, ₹30 lakhs, ₹40 lakhs, ₹50 lakhs, ₹75 lakhs, ₹100 lakhs, ₹150 lakhs, ₹200 lakhs
Basic Covers	In-patient Hospitalization	Covered
	Room Type	• **1% of SI per day**# - for SI ₹2 lakhs, ₹3 lakhs and ₹4 lakhs • **Single Private A/C Room** - for SI ₹5 lakhs, ₹7 lakhs, ₹10 lakhs • **Single Private A/C Room** - for SI ₹15 lakhs and above (Upgradable to next level, only if Single Private A/C Room is not available)
	ICU Charges	• **2% of SI per day** - for SI ₹2 lakhs, ₹3 lakhs and ₹4 lakhs • **Up to SI** - for SI ₹5 lakhs and above
	Pre-hospitalization Medical Expenses	30 days
	Post-hospitalization Medical Expenses	60 days
	Day Care Treatment	586 listed procedures covered up to SI
	Domiciliary Hospitalization (Home Care)	Up to 10% of SI
	Road Ambulance Cover per event	• ₹**1,500** - for SI ₹2 lakhs, ₹3 lakhs, ₹4 lakhs • ₹**2,000** - for SI ₹5 lakhs - ₹10 lakhs • ₹**2,500** - for SI ₹15 lakhs - ₹40 lakhs • ₹**3,000** - for SI ₹50 lakhs - ₹75 lakhs • ₹**5,000** - for SI ₹1 Crore - ₹2 Crores
	Organ Donor Expenses	Covered up to SI
	Reload of Sum Insured	Upto 150% of SI, Max up to ₹50 Lacs
	Ayush (In-patient hospitalization)	• ₹**15,000** - for SI ₹2 lakhs, ₹3 lakhs, ₹4 lakhs • ₹**20,000** - for SI ₹5 lakhs - ₹10 lakhs • ₹**30,000** - for SI ₹15 lakhs - ₹40 lakhs • ₹**40,000** - for SI ₹50 lakhs - ₹75 lakhs • ₹**50,000** - for SI ₹1 Crore - ₹2 Crores
	Vaccination Cover	Up to ₹10,000 (Applicable for SI of ₹1 crore and above)
Additional Benefits	No Claim Bonus	10% of SI per annum, max up to 50% of SI
	Health Check-up Program	Annual
	Second E-Opinion on Critical Illnesses	Available for 15 listed Critical Illnesses
	Domestic & International Emergency Assistance Services (including Air Ambulance)	Available

Value Added Services	HealthReturns™	• Earn up to 30% of your premium as HealthReturns™. • This is earned through a combination of Healthy Heart Score™ and Active Dayz™
	Health Coach	• Two coaching sessions available every policy year for customers above 18 yrs with Asthma, Hypertension, Hyperlipidemia or Diabetes • Our Health coach shall be coaching the insured person on better lifestyle management to take care of such chronic conditions.
Optional Covers^	Unlimited Reload of SI	100% of SI (Unlimited times)
	Super NCB	Additional 50% of SI per annum, max upto 100% of SI
	Any Room Upgrade	Available with SI ₹5 lakhs and above

How to earn HealthReturns™

Get Started

❶

Download the Activ Health App

Know Your Health

❷

Find out your Healthy Heart Score™

Take the Health Assessment by calling our call centre and get the score. It indicates how healthy you are.

AMBER Low Risk
GREEN Healthy
RED High Risk

Get Active

❸

Improve Your Health by Getting Active

1 Active = Day

- 10,000 steps per day or
- 300 calories burned or
- 30 minute gym session

or do a fitness assessment test every six months.

Get Rewarded

• Earn up to 30% of your premium as HealthReturns™ by just completing 13 Active Dayz™ every month

• Earn up to 6% of your premium as HealthReturns™ by just completing 4 Active Dayz™ every month

Earn HealthReturns™ as a % of your premium

Active Dayz™	Healthy Heart Score™		
	Green	**Amber**	**Red**
13+	30%	12%	6%
10-12	18%	7%	4%
7 - 9	12%	5%	2%
4 - 6	6%	2%	1%
0 - 3	0%	0%	0%

How to use HealthReturns™*

Use it to pay your next policy premium.

Use it to buy medicines

Use it to pay for diagnostic tests.

Keep it like a fund for any health contingency.

*Conditions apply

^Please contact your advisor for additional optional covers.
#Daily allowance ₹500/day (Max 5 day per hospitalization)