

### Long Term Discount

- 7.5% : For 2 year policy
- 10% : For 3 year policy

### Family Discount

- 5% : 2-3 member Multi Individual Policy
- 10% : 4+ members Multi Individual Policy

### 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 1<sup>st</sup> 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, Hemia, 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

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Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677.

Product Name: Activ Assure, Product UIN: ADIHLIP18077VO11718, Advertisement UIN: ABHI/LF/17-18/450.

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Email: [care.healthinsurance@adityabirlacapital.com](mailto:care.healthinsurance@adityabirlacapital.com) Website: [adityabirlahealthinsurance.com](http://adityabirlahealthinsurance.com) Fax: +91 22 6225 7700. For more details on risk factors, terms and conditions please read terms and conditions carefully before concluding a sale. Trademark/Logo Aditya Birla Capital is owned by Aditya Birla Management Corporation Private Limited and Trademark/Logo HealthReturns, Healthy Heart Score and Active Dayz are owned by MMI Group Limited. These trademark/Logos are being used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s).



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™

HEALTH INSURANCE



ADITYA BIRLA  
CAPITAL

1800-270-7000



## 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%.

150%

### 586 Day Care Procedures

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

586

### Pre & Post-Hospitalization Cover<sup>^</sup>

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™



### 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



### Emergency Assistance Services

Domestic & International emergency assistance including Air Ambulance.



\*Applicable in case of subsequent claims due to unrelated illnesses  
<sup>^</sup>Where In-patient hospitalisation claim is accepted by the Company

## Activ Assure: Diamond Plan - Product Features

	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
<b>Basic Covers</b>	In-patient Hospitalization	Covered
	Room Type	<ul style="list-style-type: none"> <li>• <b>1% of SI per day<sup>#</sup></b> - for SI ₹ 2 lakhs, ₹ 3 lakhs and ₹ 4 lakhs</li> <li>• <b>Single Private A/C Room</b> - for SI ₹ 5 lakhs, ₹ 7 lakhs, ₹ 10 lakhs</li> <li>• <b>Single Private A/C Room</b> - for SI ₹ 15 lakhs and above (Upgradable to next level, only if Single Private A/C Room is not available)</li> </ul>
	ICU Charges	<ul style="list-style-type: none"> <li>• <b>2% of SI per day</b> - for SI ₹ 2 lakhs, ₹ 3 lakhs and ₹ 4 lakhs</li> <li>• <b>Up to SI</b> - for SI ₹ 5 lakhs and above</li> </ul>
	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	<ul style="list-style-type: none"> <li>• ₹ 1,500 - for SI ₹ 2 lakhs, ₹ 3 lakhs, ₹ 4 lakhs</li> <li>• ₹ 2,000 - for SI ₹ 5 lakhs - ₹ 10 lakhs</li> <li>• ₹ 2,500 - for SI ₹ 15 lakhs - ₹ 40 lakhs</li> <li>• ₹ 3,000 - for SI ₹ 50 lakhs - ₹ 75 lakhs</li> <li>• ₹ 5,000 - for SI ₹ 1 Crore - ₹ 2 Crores</li> </ul>
	Organ Donor Expenses	Covered up to SI
	Reload of Sum Insured	Upto 150% of SI, Max up to ₹ 50 Lacs
<b>Additional Benefits</b>	Ayush (In-patient hospitalization)	<ul style="list-style-type: none"> <li>• ₹ 15,000 - for SI ₹ 2 lakhs, ₹ 3 lakhs, ₹ 4 lakhs</li> <li>• ₹ 20,000 - for SI ₹ 5 lakhs - ₹ 10 lakhs</li> <li>• ₹ 30,000 - for SI ₹ 15 lakhs - ₹ 40 lakhs</li> <li>• ₹ 40,000 - for SI ₹ 50 lakhs - ₹ 75 lakhs</li> <li>• ₹ 50,000 - for SI ₹ 1 Crore - ₹ 2 Crores</li> </ul>
	Vaccination Cover	Up to ₹ 10,000 (Applicable for SI of ₹ 1 crore and above)
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	

## Activ Assure: Diamond Plan - Product Features

<b>Value Added Services</b>	HealthReturns™	<ul style="list-style-type: none"> <li>• Earn up to 30% of your premium as HealthReturns™.</li> <li>• This is earned through a combination of Healthy Heart Score™ and Active Dayz™</li> </ul>
	Health Coach	<ul style="list-style-type: none"> <li>• Two coaching sessions available every policy year for customers above 18 yrs with Asthma, Hypertension, Hyperlipidemia or Diabetes</li> <li>• Our Health coach shall be coaching the insured person on better lifestyle management to take care of such chronic conditions.</li> </ul>
<b>Optional Covers<sup>A</sup></b>	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

- Download the Activ Health App



### Know Your Health

- 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.



### Get Active

- 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

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