



Reliance Critical Illness Policy has been designed to ensure that you are cushioned against financial adversity as a result of a critical illness. This policy is available over & above the reimbursement of the regular Health Insurance Policies. Reliance Critical illness Policy caters to life threatening and lifestyle disabling diseases.



## The incredible benefits that make the Reliance Critical Illness Policy a smart choice:



**Coverage for 10 Critical Illnesses/ Surgeries**



**Lumpsum payment enables you to plan the treatment accordingly**



**No Medical Test upto the age of 45 years**



**Policy duration for 1 year and 3 years**



**Income Tax Benefits**



**Renewal Reward - 5% No Claim discount upon every Claim free renewal for 1 year policy term & 10% No Claim discount on cumulative basis upon every claim free 3 year policy term subject to a maximum of 50%. Policy should be renewed without break.**

### How can I get this Policy?

If you are ≤ 45 years and without any present/past medical history then you can get this policy instantly by calling our toll free number 1800 3009 for Sum Insured upto 10 lakhs. Alternatively you can also contact any of our branches to get the policy. In case you are ≥ 46 years, you are required to undergo pre-acceptance medical tests. Once the same has been verified & accepted by us, the policy will be issued to you.

### Sum Insured Options

You have an option to choose between Sum Insured of 5 lacs, 7 lacs and 10 lacs.

### Eligibility Criteria

Sum Insured	5 Lac	7 Lac	10 Lac
Maximum Entry Age	65 years	60 years	55 years
Minimum Entry Age	18 Years		
Renewable Upto	Life Long		
Cover Type	Individual - Single member can be covered under a policy		
Pre-policy issuance Medical Check-up*	≥ 46 years		

Note - Proposer should be atleast 18 years as on the date of proposal

\* 50% Reimbursement on enrollment.



## What does the policy cover?

The policy will provide for a lumpsum benefit on diagnosis of the following Critical Illness or performance of any of the mentioned surgeries.

### Category I

The payment of claim under this Category shall be subject to survival of the Insured Person for more than 30 days post diagnosis, occurrence or undergoing of Insured Event covered under this Category.

- Cancer of specified severity
- Major Organ / Bone Marrow Transplant
- Multiple Sclerosis with Persisting Symptoms
- Third Degree Burns
- Aorta Graft Surgery

### Category II

The payment of claim under this Category shall be subject to survival of the Insured Person for more than 60 days post diagnosis, occurrence or undergoing of Insured Event covered under this Category.

- Open Heart Replacement or Repair of Valves
- Coma of Specified Severity
- Quadriplegia / Permanent Paralysis of all four limbs
- Total Blindness
- Kidney Failure Requiring Regular Dialysis



## What does the policy not cover?

- All diseases, illnesses, injuries which are pre-existing when the cover incepts for the first time under this policy
- Critical illness contracted or evidenced through signs and symptoms within 3 months of the inception date of this policy (This exclusion doesn't apply for subsequent renewals with the company without a break)
- Certification/diagnosis by a family member, person not registered as Medical Practitioner or any diagnosis that is not scientifically recognized
- Any critical illness arising out of any congenital illness or condition or disorder whether internal or external
- Critical illness/condition resulting, directly or indirectly, caused by, contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence thereof
- Any critical illness due to alcohol, smoking, other tobacco intake or drug abuse
- Any treatment/surgery for change of sex or any cosmetic surgery or treatment/surgery/complications/ illness arising as a consequence thereof
- Critical illness acquired as a consequence of Human Immuno-deficiency Virus (HIV) infection
- Critical illness arising due to intentional self-injury, suicide or attempted suicide
- War, Terrorism induced Critical Illness/Surgery or caused by nuclear weapons

\* The above list is indicative & there are further exclusions. If you wish to know more, do read the prospectus/policy wordings available on our website [www.reliancegeneal.co.in](http://www.reliancegeneal.co.in)



## Renewal Features

### Continuity Benefits

Shall be available only if the Policy is renewed within 30 days from the policy end date.

## Claim Process

We aim to make the claim process as smooth as possible for your convenience. Here's how it works:



### Step 1

Intimate the illness/claim details on toll free no 1800-3009 or by writing to Rgicl.Rcarehealth@relianceada.com



### Step 2

Fill in the Critical Illness claim form and submit the original documents of treatment/hospitalization and bills to RCare Health



### Step 3

On Receipt of documents, RCare adjudicates the claim as approval/ repudiates or seeks additional details



### Step 4

If Claim is approved, payment will be made by NEFT

### Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

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 lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

To make a smart choice, get in touch with us right away!



reliancegeneral.co.in

022-4890 3009 (Paid)  
1800 3009 (Toll Free)

74004 22200



Connect directly with our Customer Care Executive  
Call 022-3383 4185 (paid line) only for senior citizen

Go digital with us



A Smart App by Reliance General Insurance

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Contact our Insurance advisor

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An ISO 9001:2015  
Certified Company

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in) or read the sales brochure, prospectus and policy wordings carefully before concluding sale. Tax laws are subject to change.

**IRDAI Registration No. 103.**

**Reliance General Insurance Company Limited**

**Registered & Corporate Office:**

Reliance Centre, South Wing, 4<sup>th</sup> Floor, Off. Western Express Highway, Santacruz (East), Mumbai - 400 055.

Corporate Identity Number: U66603MH2000PLC128300.

UIN: RELHLGP08003V010708

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Critical Illness Policy



RG/INCOM/CO/HL-23/BR/VER.1.0/021219.

A policy that takes  
care of your health as much  
as you do - That's Smart!

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