

Reliance Health Infinity Insurance

A policy that gives you more than
a health cover. That's Smart!



Your health insurance policy is the only way to tackle unexpected medical emergencies; but do you have enough and more in your health insurance cover to protect you and your loved ones. If no, your hospitalization costs can take a toll on your hard-earned savings. That's when a health plan like Reliance Health Infinity Insurance comes to rescue - A policy that gives you more benefits and always more than what you expect from a health insurance policy.





MORE TIME*

Get covered for additional period

13 MONTHS COVER
FOR A 12 MONTHS PREMIUM

26 MONTHS COVER
FOR A 24 MONTHS PREMIUM



MORE COVER*

Get additional Sum Insured

₹ 1 LAKH ADDITIONAL COVER

ON ₹ 3 LAKH COVER

₹ 2 LAKH ADDITIONAL COVER

ON ₹ 5 LAKH COVER

₹ 3 LAKH ADDITIONAL COVER

ON ₹ 10 LAKH COVER

₹ 5 LAKH ADDITIONAL COVER

ON ₹ 15 LAKH COVER

₹ 15 LAKH ADDITIONAL COVER

ON ₹ 50 LAKH COVER

₹ 30 LAKH ADDITIONAL COVER

ON ₹ 1 CRORE COVER



MORE GLOBAL*

Covers any emergency hospitalisation abroad (up to defined limits)

*Get one benefit at no extra cost and two others at additional premium

INFINITY REASONS

TO OPT FOR RELIANCE HEALTH INFINITY INSURANCE



3 UNIQUE
BENEFITS
**MORE COVER,
MORE TIME,
MORE GLOBAL**



WIDE RANGE
OF SUM INSURED
FROM **₹3 LAKHS**
TO **₹1 CRORE**

**90 DAYS PRE
& 180 DAYS POST-
HOSPITALISATION**



NO-SUBLIMIT
ON HOSPITAL
ROOM RENT OR
ROAD AMBULANCE

**DAY CARE
TREATMENT
COVERED**



NO-SUBLIMIT
ON **ORGAN
DONOR
EXPENSES**



**RESTORE
BENEFIT**



AVAIL
UP TO
**30%
DISCOUNT***



**90
DAYS FREE
CANCELLATION
POLICY**



*REFER THE PLAN OPTION CHART FOR DISCOUNT DETAILS

Inpatient Care	Covers medical expenses like room rent, ICU charges, medical practitioners fee, nursing charges etc. incurred during hospitalization due to an illness or accident for period more than 24 hrs.
Special Treatments	<p>Coverage of treatments which are usually not covered under regular health insurance plans such as: -</p> <ul style="list-style-type: none"> • Robotic surgeries which are less invasive and results in quick recovery • Stem cell therapy and upcoming futuristic technology in medical science • Correction of eye sight due to refractive error above dioptre 14.0 • Administration of intra-articular or intra-lesional injections, monoclonal antibodies such as Rituximab/ Infliximab/tratsuzumab (trade name Remicade, Rituxan, Herceptin), supplementary medications such as zolendronic acid • Covers hospitalization due to Mental illness, Parkinson's and Alzheimer's diseases in accordance with the mental healthcare act,2017 <p>This comes as a co-payment of 50%</p>
Day Care Procedures	Medical expenses incurred for day care procedures taken at a hospital or day care centre. All day care treatments are covered
Domiciliary Hospitalisation	Covers medical expenses for medical treatment at home for a period exceeding three (3) consecutive days which would otherwise have necessitated hospitalisation
Organ Donor	Medical expenses on harvesting the organ from donor during transplantation
Ayush Benefit	The medical expenses for in-patient treatment taken under Ayurveda, Unani, siddha and homeopathy
Pre- Hospitalisation	Covers medical expenses incurred 90 days prior to the date of hospitalisation
Post- Hospitalisation	Covers medical expenses incurred up to 180 days from the date of discharge
Emergency Ambulance	Actual expenses incurred for utilizing road ambulance service for transporting the insured to the nearest hospital with adequate emergency facilities in case of emergency or from one hospital to another if medically required
Transportation Benefit	Expenses incurred up to ₹500 for utilizing a registered radio cab operator's services for transporting the insured person to and/or from the hospital, provided that has an approved pre-authorization request
Restore Benefit	Re-instatement of 100% sum insured if exhausted during the policy year. Restore sum insured can be used for only future claims made by the insured person and not against any claim in respect of an illness (including its complications) for which a claim has been already paid

Eligibility

Age	Child: 91 days to 25 years Adult: 18 years to 65 years Age based on completed years No maximum cover ceasing age
Family Composition for Floater policy	Maximum 8 members- 2 Adults and up to 6 children
Policy period option	1/2/3 Years
Sum insured option (in ₹)	3L, 5L, 10L,15L,50L,1Cr

Policy Cancellation

Length of time Policy in force	Refund of premium
Upto 90 days	100% refund
Above 90 days	Pro-rata

Waiting Period

Waiting period

A waiting period of 30 days applicable to all claims unless insured suffers an accident.

Specific waiting period

A specific waiting period of 24 months is applicable on specific diseases as mentioned in policy as long as insured is in his/her third year of policy without break.

Pre-existing Diseases waiting period

Pre-existing Diseases shall not be covered until the completion of 36 months of continuous coverage have elapsed, since inception of the first Health Infinity Policy provided that the Pre-existing Disease is declared and/or accepted in the proposal.



Plan Options

SUM INSURED	₹3,00,000	₹5,00,000	₹10,00,000	₹15,00,000	₹50,00,000	₹1,00,00,000
Section 1: Basic Benefits						
a) Inpatient Care	Covered, No Sub-limits					
b) Special Treatments (in ₹)	Covered, No Sub-limits					
Co-payment of 50% of admissible Medical Expenses for all Sum Insured options	1,00,000	1,00,000	1,00,000	1,50,000	5,00,000	10,00,000
c) Day Care Procedures	Covered, No Sub-limits					
d) Domiciliary Hospitalisation	Covered, No Sub-limits					
e) Organ Donor	Covered, No Sub-limits					
f) Ayush Benefit	Covered, No Sub-limits					
g) Pre-Hospitalisation Medical Expenses	Covered, upto 90 days					
h) Post-Hospitalisation Medical Expenses	Covered, upto 180 days					
i) Emergency Ambulance	Covered, No Sub-limits					
j) Transportation Benefit	Maximum upto Rs. 500					
k) Restore Benefit	Equal to 100% of Sum Insured					
Section 2: More Options Benefits						
a) MoreCover^ (in ₹)	1,00,000	2,00,000	3,00,000	5,00,000	15,00,000	30,00,000
b) MoreTime ^	Extended Policy Year of 13 months if Policy period is 1 year and Extended Policy Year of 26 months if Policy Period is 2 years					
c) MoreGlobal ^	Equal to 100% of Sum Insured, maximum upto ₹20,00,000					
Section 3: Voluntary Co-payment						
Voluntary Co-payment^	10%, if opted					

^If opted and specified to be in force in the schedule

UPTO 0% 30% DISCOUNT*

- Voluntary co-payment
- 2/3 year policy
- Individual Sum Insured in a family
- Renewal discount

*Visit reliancegeneral.co.in for more details



What does the policy not cover?

Non-Medical Exclusions

- 1 War or similar situations
- 2 Breach of Law with criminal Intent
- 3 Intentional self-injury or attempted suicide
- 4 Dangerous & hazardous activities e.g. adventure sports, military or air-force operations

Medical Exclusions

- 1 Illness or injury resulting from the use of alcohol, tobacco, narcotics or psychotropic substances
- 2 Self-detachable or removal artificial body parts
- 3 Treatment outside India except if opted for More Global
- 4 Unregistered hospital
- 5 Weight controls programs
- 6 Correction of eye sight except to the extent covered in Special Treatment
- 7 Cosmetic, aesthetic and re-shaping treatment and surgeries unless required because of Illness or Injury
- 8 Circumcision
- 9 Alternative treatments except to the extent covered in Ayush Benefit
- 10 Out-patient basis treatment
- 11 Charges of peritoneal dialysis except when administered as a follow up procedure for treatment taken under Inpatient care and or Day Care procedure
- 12 Unproven/Experimental treatments
- 13 Admission primarily for diagnostics and evaluation only
- 14 Any diagnostic expenses not related / not incidental to covered illness

- 15 Run-down condition i.e. rehabilitation, convalescence
- 16 Preventive care, vaccination including inoculation and immunisations (except post-bite treatment)
- 17 Admission for enteral feedings and other nutritional and electrolyte supplements
- 18 Hearing aids, spectacles or contact lenses except covered in Special Treatment
- 19 Any treatment related to enhancing appearance wig
- 20 Sleep-apnoea
- 21 External congenital anomaly
- 22 Growth hormone therapy
- 23 Any form of hormone replacement therapy (HRT) and or administration of other hormonal medication
- 24 Venereal disease, sexually transmitted disease or Illness;
- 25 Pregnancy
- 26 Infertility
- 27 Birth control
- 28 Treatment and supplies for analysis and adjustments
- 29 Dental treatment
- 30 Non-payable items as per Annexure
- 31 Blacklisted or unrecognized providers
- 32 Treatment rendered by a Doctor outside his discipline
- 33 Treatment given by family member
- 34 Treatment not medically necessary
- 35 Expenses not reasonable & customary
- 36 Treatment or drug not supported with prescriptions

For detailed information on Exclusions please visit reliancegeneral.co.in



Claim Process

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



Step 1

Inform our health claims team, RCARE, of hospital admission using the helpline number 1800 3009 given on your health card



Step 2

Submit the required documents to RCARE



Step 3

Network Hospital -
RCARE will arrange for Cashless facility
Non-Network Hospital -
For Re-imbusement claims please follow the process as mentioned in our policy wordings

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



reliancegeneral.co.in



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



74004 22200



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

Contact our Insurance advisor

Go digital with us



A Smart App by Reliance General Insurance

available on



RELIANCE

**GENERAL
INSURANCE**

An ISO 9001:2015
Certified Company

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

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.

IRDAI Registration No. 103. Reliance General Insurance Company Limited

Registered & Corporate Office: Reliance Centre, South Wing, 4th Floor, Off. Western Express Highway, Santacruz (East), Mumbai - 400 055.
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