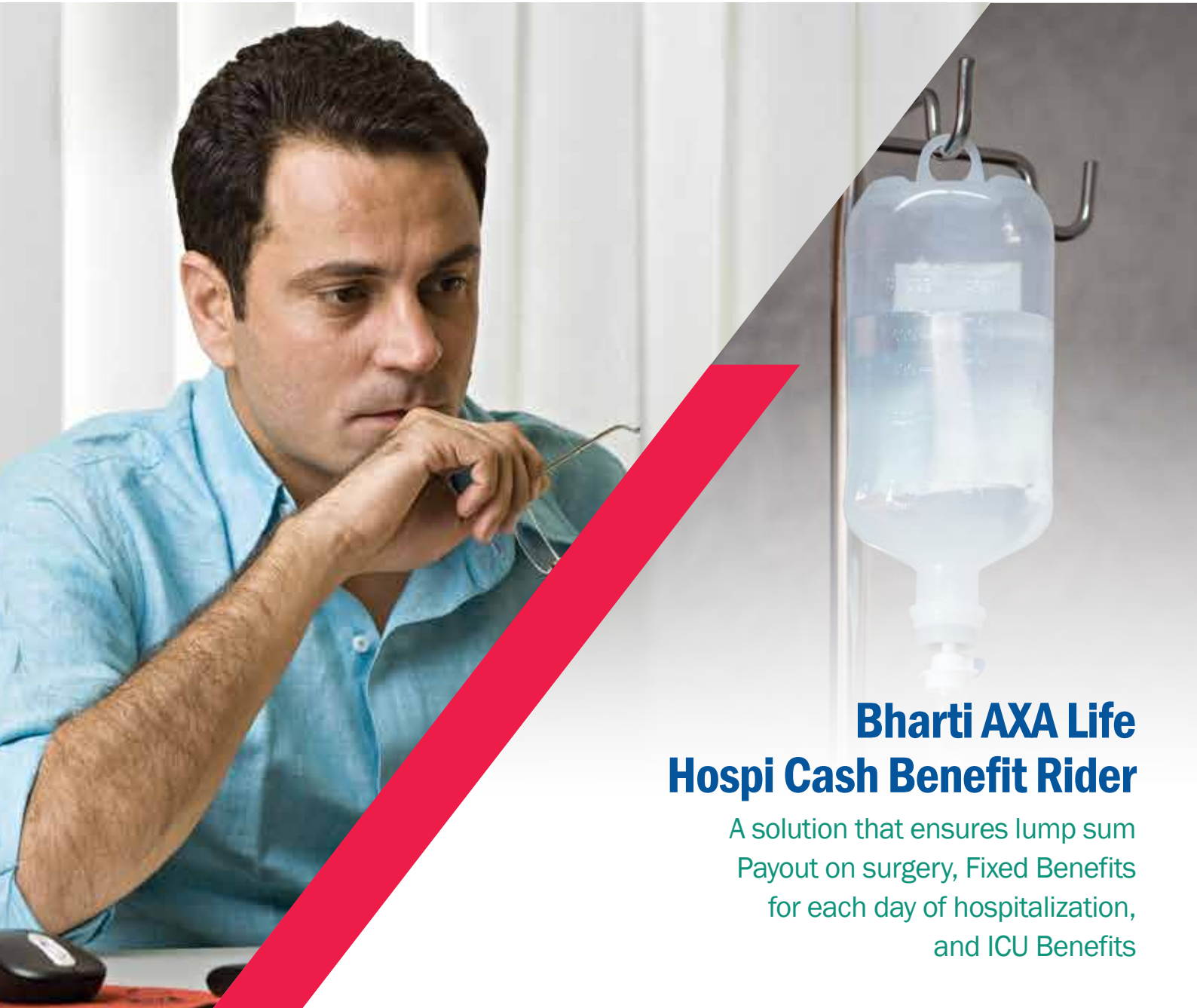


Health Rider

Who do I rely on when I encounter medical emergencies?



Bharti AXA Life Hospi Cash Benefit Rider

A solution that ensures lump sum Payout on surgery, Fixed Benefits for each day of hospitalization, and ICU Benefits



jeevan suraksha ka
naya nazariya

About us:

Bharti AXA Life Insurance is a joint venture between Bharti, one of India's leading business groups with interests in telecom, agri business and retail, and AXA, one of the leading companies in financial protection and wealth management. The joint venture company has a 51% stake from Bharti and 49% stake of AXA.

Why Bharti AXA Life Hospi Cash Benefit Rider?

When it comes to medical emergencies, you need a partner who you can rely upon. We at Bharti AXA bring to you a unique solution that ensures you receive a fixed amount in case of hospitalization or surgery.

Bharti AXA Life Hospi Cash Benefit Rider is a Non-Linked, Non-Participating and Regular Pay Hospital & Surgery Cash Insurance Rider that provides a fixed benefit for per day of hospitalization, ICU benefit and a lump sum benefit on undergoing a surgery on an individual policy.

Features & Benefits

Bharti AXA Life Hospi Cash Benefit Rider provides Fixed Benefit irrespective of the actual expenses incurred on per day of hospitalization. For every claim, the hospitalization should be for a minimum period of 48 hours while the Policy is in-force.

- **Daily Hospital Cash Benefit:** Fixed per day benefit paid to the Policyholder for each day of Hospitalization. This is a fixed amount not linked to the actual expenses incurred.
- **Intensive Unit Care Benefit:** This Fixed Benefit is two times the DHCB and is payable for each day of hospitalisation in the ICU.
- **Surgical Hospitalization Benefit:** Lump sum benefit paid in case of hospitalization for any valid and medically necessary surgeries. In case of multiple valid surgeries during a single admission, single payment for surgical procedure attracting the highest benefit will be paid.

Benefit Schedule

Benefit**	Silver	Gold	Diamond
Hospital Cash Benefit			
Daily Hospital Cash Benefit: DHCBC	1,000	2,000	3,000
Intensive Care Unit Benefit: ICU	+ 100% of DHCBC	+ 100% of DHCBC	+ 100% of DHCBC
Surgical Hospitalization Benefit			
Major Surgeries - For surgeries directly involving the brain, heart (including coronary arteries), liver & lung	20 x DHCBC	20 x DHCBC	20 x DHCBC
Minor Surgeries - All Other Valid Surgeries	5 x DHCBC	5 x DHCBC	5 x DHCBC
The maximum Surgical Hospitalization Benefit available in one policy year is capped to 90 times the DHCBC			
Day Limits for Hospital Cash Benefit			
Daily Hospital Cash Benefit	Maximum of 40 days of Hospital Stay in one policy year.		
Intensive Care Unit Benefit	Maximum of 10 days of Intensive Care unit stay in one policy year.		
**The aggregate of all Benefits payable in any one Policy year under this Policy will not exceed an amount equivalent to 150 times the DHCBC under the plan opted for by the Policyholder.			



Case Study

Ajay is 35 years old. He is married and has a 1 year old son. His wife is a homemaker.

Concerns:

- He is concerned about the expenses he will incur in case he is hospitalized.
- He is looking at meeting his daily hospitalization expenses over and above his mediclaim / health insurance policies.

Proposed Solution:

Name: Ajay. Age: 35 years. Gender: Male. Daily Hospital Cash Benefit Chosen: ₹ 1,000. (Silver) Policy Term: 5 years. Regular premium payable: ₹ 2929 (exclusive of service tax).

Scenario:

Ajay is admitted to a hospital for Heart surgery for which he requires 20 days of hospital stay. He is admitted in the ICU for the initial 5 days and spends the next 15 days in general ward.

Benefit paid out:

Daily Hospital Cash Benefit (DHCB)	15 days x 1000 per day	₹ 15,000
Intensive Care Unit Benefit	5 days x 2000 per day	₹ 10,000
Surgical Hospitalization Benefit - Major Surgery (related to heart):	20 x DHCB	₹ 20,000
Total Payout		₹ 45,000



Needs Met:

- Ajay's daily hospital bills, ICU stay and surgery charges are covered up to predefined daily limits.
- Ajay can claim the balance unutilized benefits available under the Rider in case of him being readmitted to the hospital, subject to overall annual limits permissible.

Eligibility Criteria

	Parameters
Minimum Age at Entry	91 days (age last birthday)
Maximum Age at Entry	65 years (age last birthday)
Maximum Maturity Age	85 years
Policy Term	5, 7, 10, 15 & 20 years
Premium Payment Frequency	Annual, Semi-Annual, Quarterly and Monthly*
Premium Payment Term	Regular Premium
Maturity Benefit	No Maturity Benefit is payable
Death Benefit	No Death Benefit is payable
No Claim Bonus	Not Available
Renewal	Guaranteed Renewal till the end of Premium Payment Term of the base policy- No medicals at the time of renewal.



*Through ECS only



BEWARE OF SPURIOUS/FRAUD PHONE CALLS!

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Life Insurance Coverage is available under this product.

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Bharti AXA Life Insurance Company Ltd.

Regd. Office address: Bharti AXA Life Insurance Company Ltd. [IRDAI Regd. No. 130] Unit No. 1904, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Near MCA Ground, Bandra East, Mumbai - 400051, Maharashtra. CIN: U66010MH2005PLC157108, UIN: 130B007V03, Advt no.: II-Apr-2020-2145



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to address your query.



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