Frequently Asked Questions – Bharti AXA Life Hospital Cash Benefit Rider

1. What is Bharti AXA Life Hospital Cash Benefit Rider?

It is a Non-Linked, Non-Participating Individual Health Insurance Rider that provides fixed cash benefits during hospitalization, ICU stay and for eligible surgeries. The benefits are fixed and are not linked to actual hospitalization expenses.

2. What benefits are payable under the Rider?

Hospitalization Benefits:

- **Daily Hospital Cash Benefit (DHCB)**
  Fixed benefit payable for each day of hospitalization, provided hospitalization is for at least 48 hours.
- **Intensive Care Unit (ICU) Benefit**
  Additional fixed daily benefit equal to the DHCB amount for each day spent in ICU, subject to hospitalization of at least 48 hours.
- **Surgical Hospitalization Benefit (SHB)**
  Lump sum benefit payable on undergoing a valid and medically necessary surgery in India. If multiple surgeries are performed during one hospitalization, the benefit applicable for the surgery attracting the highest benefit shall be payable.

Note: All benefits are fixed and are not linked to the actual medical expenses incurred.

Benefit Options:

Benefit	Silver	Gold	Diamond
Daily Hospital Cash Benefit	₹1,000/day	₹2,000/day	₹3,000/day
ICU Benefit	100% of DHCB	100% of DHCB	100% of DHCB
Major Surgery	20 × DHCB	20 × DHCB	20 × DHCB
Minor Surgery	5 × DHCB	5 × DHCB	5 × DHCB

Annual Limits:

Benefit	Maximum Limit
Daily Hospital Cash Benefit	40 hospitalization days per policy year
ICU Benefit	10 ICU days per policy year
Surgical Hospitalization Benefit	Maximum 90 × DHCB per policy year
Overall Annual Benefit	Maximum 150 × DHCB per policy year

3. Who can purchase the Hospi Cash Benefit Rider?

Parameter	Eligibility
Entry Age	91 days to 65 years
Maximum Maturity Age	85 years
Policy Term	Fixed: 5, 7, 10, 15 & 20 years (To Age: 75 years)
Premium Payment Term	Regular Premium
Premium Payment Frequency	Annual, Semi-Annual, Quarterly & Monthly (ECS only)
Death/Maturity Benefit	Not Applicable
No Claim Bonus	Not Available
Renewal	Guaranteed till the end of premium payment term of the Base Policy (No medical examination required at renewal)

4. **Is there any Death Benefit or Maturity Benefit?**

No.
This rider does not provide any Death Benefit or Maturity Benefit. The rider is designed only to provide hospitalization-related benefits.

5. **Is there any No Claim Bonus?**

No.
No Claim Bonus is not available under this rider.

6. **Is guaranteed renewal available?**

Yes.
The rider offers Guaranteed Renewal until the end of the premium payment term of the Base Policy without requiring fresh medical examination at the time of renewal.

7. **What is the Waiting Period under the Rider?**

The following waiting periods apply:
- 60-day waiting period for illnesses or hospitalization from commencement/revival (not applicable for accidents).
- 2-year waiting period for specified illnesses, surgeries and medical conditions such as hernia, piles, gallstones, thyroid disorders, kidney stones, benign prostate enlargement, heart valve and coronary artery diseases, spine disorders, etc.

8. **What are the major exclusions under the Rider?**

Benefits are not payable for hospitalization arising due to, among others:
- Pre-existing diseases
- Hospitalization during the waiting period
- Elective or medically unnecessary treatment
- Cosmetic procedures (except accident-related reconstruction)
- Pregnancy and childbirth
- Infertility treatment
- Dental treatment (except accident-related)
- Mental illness
- Alcohol or substance abuse
- Hazardous sports
- War or terrorism-related events
- Organ donation
- Treatment outside India
- Suicide within one year from Issue Date/Revival Date

9. **What happens if premiums are not paid?**

If premiums are not paid within the Grace Period, the rider lapses and no benefits will be payable. The rider also terminates if the Base Policy lapses.

10. What is the Grace Period?

- 15 days for Monthly Premium Mode.
- 30 days for Annual, Semi-Annual and Quarterly Premium Modes.

During the Grace Period, rider benefits continue. If a rider event occurs during this period, the admissible benefit is payable after deducting any unpaid premium.

11. Can a lapsed Rider be revived?

Yes.
The rider may be revived within 5 years from the first unpaid premium date, subject to:

- Revival request within the prescribed period
- Satisfactory evidence of insurability
- Payment of all outstanding premiums with applicable interest
- Declaration of Good Health and/or medical examination, wherever required

12. Is there a Free Look Period?

Yes.
The Policyholder has a 30-day Free Look Period from receipt of the Policy to review its terms and conditions. If dissatisfied, the Policy may be returned and the premium will be refunded after deducting:

- Proportionate risk premium
- Medical examination expenses
- Applicable stamp duty charges

13. Are tax benefits available?

Yes.
Tax benefits may be available on premiums paid under the rider as per the prevailing provisions of the Income-tax Act, subject to amendments from time to time.