

Durable Medical Devices Rider

Prospectus

1. What are the Benefits covered under this Rider?

Cover For Durable Medical Devices as listed below will be paid up to 10% of Sum Insured subject to maximum of Rs 2.5 Lakh.

2. What are the Durable Medical Devices applicable for this Rider?

- a. Stockings/leggings in case of varicose veins and CABG.
- b. Oxygen concentrator
- c. Suction machine
- d. Ventilator
- e. CPAD
- f. Infusion pump
- g. airbed/waterbed
- h. Spirometer
- i. Pneumatic compression device

3. Can this Rider be purchased as a Standalone product?

No. This Rider can only be bought along the Base policy.

4. What are the Base policy applicable to this Rider?

1. New India Mediclaim Policy
2. New India Floater Mediclaim Policy
3. Young India Digi Health Policy
4. Yuva Bharat Health Policy
5. Arogya Sanjeevani Policy
6. New India Asha Kiran Policy
7. New India Premier Mediclaim Policy
8. Atmanirbhar Health Policy

5. Who can opt for this Rider?

This Rider can be opted by the insured persons covered under any of the above base policy.

6. What is the age group can buy this Rider?

As per the Age group defined under the base policy.

7. Are there any restrictions for person proposing for this Rider?

Yes.

- Persons proposing for this Rider should not have been diagnosed or is diagnosed for any Critical/Chronic/Recurring Illnesses (Except Hypertension and diabetes).
- Cover under this Rider are admissible only if the expenses are incurred in a hospital as inpatient in India.
- The need for a Durable Medical Equipment has been prescribed by an authorized Medical Practitioner during Hospitalization or within 30 days' post discharge of the Insured Person from the Hospital. The purchase should have been made within 30 days of the medical recommendation.

8. What is the minimum Sum insured eligible for buying this Rider?

Persons who are covered for Rs 5L and above under the base policy can opt for this Rider.

9. How is cancellation done for this Rider?

All Cancellation shall be as per the Base Policy Terms and Conditions.

10. What are Exclusion applicable for this Rider?

All exclusions as mentioned in the Base Policy unless otherwise stated and covered in this Rider.

11. How is the Premium Charged for this Rider?

A premium equal to **1% of the benefit Sum Insured per year** has been proposed for the rider.

12. Give one example of Premium Calculation Logic?

Base Sum Insured = 15L

Sum Insured of the rider= 1.5L (10% of the base SI)

So Premium of the rider = 1.5L X 1% = Rs. 1500

Base Sum Insured = 50L

Sum Insured of the rider= 2.5L (10% of the base SI subject to maximum 2.5L)

So Premium of the rider = 2.5L X 1% = Rs. 2500(Maximum premium with maximum coverage of 2.5L)