

PRESENTING

# ReAssure

Keeps giving you more!



COMPLETE REASSURANCE WITH COVID-19 COVERAGE INITIAL WAITING PERIOD REDUCED TO 15 DAYS\*

## ReAssurance at every step



ReAssure - Unlimited reinstatement of sum insured for any illness or any person in the same year, triggered from the 1st claim itself so that you can claim as many times as needed\*



Safeguard features – Truly cashless feature with coverage even for non-payables like PPE kit, gloves and more\*\*



Booster benefit - Doubles the sum insured in 2 claim free years



Live healthy benefit – get up to 30% discount on renewal premium basis step count in Max Bupa Health App



Health check-up starting from day 1



30 min. cashless claims processing\*

**For details, please contact your nearest Federal Bank branch**

Product Name: ReAssure | Product UIN: MAXHLIP21060V012021

## Product Benefit Table (all limits in ₹ unless defined as percentage)

|   |   |                               |  |
|---|---|-------------------------------|--|
| <b>Base sum insured</b>                   | 3L, 4L, 5L, 7.5L, 10L, 12.5L, 15L, 20L, 25L, 50L, 75L, 1Cr  |                               |  |
| <b>Benefits covered upto sum insured</b>  | Inpatient care (without any room rent capping)  | Home care treatment           | Pre and post hospitalization expenses - 60 and 180 days respectively |
|   | Day care treatment  | Domiciliary hospitalization   |  |
|   | Alternative treatments  | Living organ donor transplant |  |
| <b>ReAssure</b>                           | Unlimited reinstatement of sum insured applicable for any illness or anyone insured (Single claim under this benefit will be payable up to base sum insured)                                    |                               |  |
| <b>Booster benefit</b>                    | In case of claim free year, increase of 50% of base sum insured in a policy year; maximum up to 100% (In case of a claim, reduction of accumulated Cumulative Bonus by 50% of Base Sum Insured) |                               |  |
| <b>Health check-up</b>                    | Annual (From Day 1); For defined list of tests; up to 500 for every 1 Lac sum insured (Individual policy: maximum 5,000 per Insured; Family Floater policy: maximum 10,000 per policy)          |                               |  |
| <b>Live healthy benefit<sup>(1)</sup></b> | Collect health points by taking steps counted on our Max Bupa Health App and get discount up to 30% on renewal premium  |                               |  |
| <b>Modern treatments</b>                  | Covered up to sum insured with sub-limit of 1 Lac on few robotic surgeries  |                               |  |
| <b>Second medical opinion</b>             | Once for any condition for which hospitalization is triggered   |                               |  |
| <b>Emergency ambulance</b>                | Covered upto 2,000 per hospitalization  |                               |  |
| <b>Air ambulance</b>                      | Cashless claim: Covered up to sum insured<br>Reimbursement claim: Covered up to 2.5 Lacs  |                               |  |
| <b>Shared accommodation cash benefit</b>  | Up to 15 Lacs base sum insured: 800 per day (maximum 4,800)<br>Above 15 Lacs base sum insured: 1,000 per day; (maximum 6,000)   |                               |  |

### Optional Benefits

|  |   |
|--|---|
| <b>Safeguard</b>   | a. Claim safeguard: Non-payable items paid up to sum insured<br>b. Booster benefit safeguard: No impact on Booster benefit if claims in a policy year is up to 50,000<br>c. Sum insured safeguard: CPI (Consumer Price Index) linked increase in base sum insured |
| <b>Hospital cash<sup>(2)</sup></b>                                     | Up to 5 Lac base sum insured: 1,000/day<br>7.5 Lacs to 15 Lacs base sum insured: 2,000/day<br>Above 15 Lacs base sum insured: 4,000/day   |
| <b>Personal accident cover (for insured aged 18 years &amp; above)</b> | 5 times of base sum insured; subject to maximum of 1 Crore  |

<sup>(1)</sup> Eligible insured person for this benefit will be: a. All members except son/daughter under a Family Floater policy  
b. Any member of age at least 18 years under an Individual policy

<sup>(2)</sup> Hospital cash - Minimum 48 hrs of continuous hospitalization required. Maximum coverage offered for 30 days/policy year/insured person. Payment made from day one subject to hospitalization claim being admissible.

#### Inbuilt features to give you more protection in times of COVID-19



Initial waiting period reduced to 15 days for all COVID-19 related hospitalization



No impact on Booster benefit if the claim is made for COVID-19 related hospitalization

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