



BUILD YOUR HEALTH PLAN, YOUR WAY.

Customise and create your
own health insurance with
D.I.Y HEALTH Insurance



Key Highlights



Freedom to choose and customize your health insurance as per the requirements of the individual/family.



3 Plans (Mini, Medi, Max) and 2 sum insured options (₹4L - ₹15L).



Base plan with additional optional covers to choose from: Maternity Benefit, Critical Illness Booster and Accidental Booster.



Sum Insured can go up to 600% with the optional cover - Cumulative Bonus Booster, 100% increase for each completed and continuous policy year.



Increase the SI to 1.5 or 2 times the sum insured to protect against Accident or Critical Illness, as per the options selected.



Built-in wellness plans comes with value added services like Teleconsultation, Health Check-ups, Webinars, and Wellness Reward Points that can be utilized for renewal discount or for purchasing wellness vouchers.



Eligibility

- Entry Age – 01 day to 65 years and lifelong renewal.
- The policy can be issued for policy terms 1 year, 2 years and 3 years.



Base Covers

- Hospitalisation & Day-care procedures.
- 30/60/90 days pre-hospitalisation and 60/90/120 days post hospitalisation expenses.
- Restoration of 100% of sum insured from 2nd claim, even for same illness.
- Comprehensive OPD from ₹5L SI and 100% reinstatement of the OPD limit for mental/psychiatric illness.
- Cataract Surgery up to 20% of sum insured, max up to ₹1L.
- LASIK Surgery for refractive error more than or equal to +7.5 diopters with only 1 or 2 years waiting period.
- Sum insured can go up to 200% with the cumulative bonus, 25% increase for each claim free year.
- Modern methods of treatment covered up to 50% of SI, up to a max of ₹5L.
- Bariatric Surgery with 4 years waiting covered up to 50% of SI, up to a max of ₹5L.
- Gender Reassignment Surgery with 4 years waiting period.
- Screening and Vaccination Cover with 3 years waiting period available on reimbursement basis with overall sub-limit ₹20,000 per policy period.



Optional Covers (if chosen, minimum 3 covers to be opted)

- Critical Illness Booster and Accident Booster covers.
- Cumulative Bonus Booster.
- Maternity Benefit with 3 years waiting if both Self and Spouse/Live-in partner are covered.
- Home Health Care up to 20% of sum insured.
- Accidental Death Cover for both primary insured and spouse.
- Exclusive covers of Road Ambulance and Air Ambulance.
- Accompanying person benefit for insured person less than 12 years.
- Daily Hospital Cash Max. up to 5 days per hospitalisation & Min. 24 hrs hospitalisation required, Max. 30 days per policy period; for ICU the benefit will be doubled.
- Cover for non-medical and consumable expenses.



Discounts/ loading applicable

- Family discount - 10% family discount in case of more than one insured covered under the same policy on individual sum insured basis.
- Long Term Discount - 7.5% and 10% discount in case of 2 years and 3 years policy respectively.
- Voluntary Deductible Discount - In case a deductible is opted the deductible is applicable on aggregate basis.
- Voluntary Co-pay - In case voluntary co-pay is opted, 10%/ 20%/ 30% co-pay will be applicable as per the option chosen.
- Web sales/ Tele-sales discount/ Employee discount - We shall accord a discount of 15%, on the premium amount. (Either Website/Employee discount would apply in a single policy).