

Dear Valued Customer,

At the outset we thank you for choosing us as your preferred health insurer. In line with our core ethos of consistently enhancing value, convenience and quality deliverables for our customers, we are pleased to present to you an array of significant improvements and modifications to our product 'Care'. We would also like to intimate you of the changes in existing premium rates (effective from 1st October 2016) due to certain product improvements, modifications and increasing cost of healthcare. The revised Product has been approved by Insurance Regulatory Development Authority of India (IRDAI).

Selective summary of the product improvements and modifications are as follows:

- Sum Insured up to INR 6 Crore as compared to INR 60 Lakh offered previously
- Plans with Sum Insured Options of INR 50 Lakh, 60 Lakh & 75 Lakh, come with an in-built Maternity cover of up to INR 1 Lakh; Similarly, Plans with Sum Insured options of INR 1 Crore to 6 Crore, come with an In-built 'Maternity cover' of up to INR 2 Lakh
- "Care Anywhere" Benefit which allows convenience of global coverage can now be availed for 12 critical illnesses instead of 5
- 'No Claims Bonus Super' (Optional Cover) is now available for Higher Sum Insured options of INR 50 Lakh, 60 Lakh & 75 Lakh
- 'Annual Health Check-up' is available at no extra cost to all Insured members, including children in the Policy
- Through the Benefit 'Alternative Treatments', coverage is extended for Non-Allopathic treatments like Ayurveda, Unani, Sidha & Homeopathy (for Sum Insured 3 Lakh and above)
- List of named Day Care Procedures increased to 541
- In addition to these features, some new Optional Covers are being introduced (under selective plans) – e.g.:
 1. Unlimited Automatic Recharge of Sum Insured
 2. Personal Accident Cover
- Option of sharing premium paid for your policy with any other Adult (Co-proposer) to avail tax benefits under Section 80D of Income Tax Act.
- Care continues to offer key benefits like:
 1. Up to 150% increase in Sum Insured through 'No Claim Bonus' and 'No Claim Bonus Super' (Optional Cover)
 2. Discounts of 7.5% & 10% on Premium rates for 2-year & 3-year policies, respectively

We have also made some process enhancements to ensure taking updates related to your policy simple and convenient:

- Self Service Initiatives available on our website to service you better
 1. View your e-policy and get details of your tax receipt
 2. Renew your policy online by simply using your Date of Birth & Policy Number
 3. Check status of your claims online
 4. Online grievance redressal
- We have added more hospitals in our network to make cashless claim truly hassle free for you. To know the present network & view the list of hospitals, please visit www.religarehealthinsurance.com
- Get SMS updates on Cashless approval; simply SMS "AL" followed by "AL No." to 7715877158
- Get SMS updates on reimbursement claim; simply SMS "CLAIM" followed by "Claim No." to 7715877158

Way forward

We have ensured that there are no additional procedures that need to be taken up at your end. We will intimate you about the revised Premium rates along with your renewal letter through a communication which will be sent to your registered address within 45 days prior to the renewal. A ready reckoner of the revised premiums has been made available and can be accessed by logging in with your policy number and date of birth.

We will be happy to answer any of your queries. The following service touch-points are available to you for any clarifications:

You can call us on 1800-208-4488 or email us at customerfirst@religarehealthinsurance.com.

Additionally, your Insurance advisor/RM/Partner would get in touch with you to discuss this amendment soon.

Yours Sincerely,



Authorized Signatory