

Health Super Top Up

More for less



 **ZURICH kotak**
General Insurance

Health Super Top Up

We are all familiar with the phrase health is wealth! Health indeed is the most important asset for all of us. Without good health, wealth is of no use. Our fast paced lives have made us vulnerable to a host of lifestyle ailments. To fight these and stay on top of the game, quality healthcare is a must. However, quality health care comes at a cost.

Do you have adequate health insurance to cover yourself and your family financially?

With Health Super Top Up, you can get higher health insurance coverage at affordable rates. So go ahead, secure your peace of mind today with Health Super Top Up and get more for less!

Features at a glance

- Cover your entire family under one plan.
- Choose from multiple plan variants depending on your requirement.
- Wide range of Sum Insured options and deductibles available catering to every pocket.
- Opt for a long term cover of 2 or 3 years and stay covered for longer.
- Save tax u/s 80D of the Income Tax Act 1961*.

Plan Benefits



In-patient Treatment



Day Care Treatment



Pre Hospitalization Medical Expenses



Post Hospitalization Medical Expenses



Ambulance Cover



Organ Donor Cover



Alternative Treatment



Restoration of Sum Insured



Cumulative Bonus



Double Sum Insured for Hospitalization due to Accident



Health Super Top Up work?

Our Super Top Up policy works alongside the basic health insurance policy and enhances it to provide a larger coverage at a much lower premium.

The initial expenses (called deductible) can be covered under your existing policy (personal or corporate) or borne by you. Once this deductible amount is crossed, Super Top Up Insurance becomes active and pays the excess amount. This means, you can still opt for our Super Top Up policy even if you don't have any existing health insurance.

Illustration

The illustration below shows how our Super Top Up Policy works in case of a deductible for ₹3 lacs & Sum Insured of ₹7 lacs for different claims incurred.

Claims	Deductible Chosen(₹)	Super Top Up Sum Insured(₹)	Claim Amount(₹)	Payable by 1 Policy/Customer(₹)	Payable by Health Super Top Up(₹)
Claim 1	3,00,000	7,00,000	2,50,000	2,50,000	Nil
Claim 1	3,00,000	7,00,000	4,00,000	50,000	3,50,000
Claim 3	3,00,000	7,00,000	6,00,000	Nil	3,50,000*

*The base annual sum insured under the Super Top Up policy is fully utilised and hence for Claim 3, only ₹3.5 lacs will be paid out of the Claim Amount. Additional amount may be eligible for claim depending on the nature of claim and coverage being available under the Restoration of Sum Insured and Double Sum Insured for Hospitalization due to Accident covers.

Waiting Periods / Exclusions

For a smooth and hassle free claims experience, it is important to understand the exclusions in your policy. For a complete list of all exclusions, please refer to the policy wordings in the download section of our website.

Pre-existing disease Waiting Period: Any pre-existing disease will not be covered under the policy for a certain period mentioned in the policy schedule and as per the plan option chosen.

30 day waiting period: This includes any expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident. This exclusion also doesn't apply if the Insured Person has Continuous Coverage for more than twelve months.

Specified disease/procedure waiting period: This includes medical expenses incurred for certain specified illnesses or conditions like Hernia, Fissures/Fistula, Arthritis, Gout etc. during the first 2 consecutive years of the commencement of the policy.

Permanent exclusions: Claims related to breach of law with criminal intent, cost of routine health check-ups, dental treatment unless necessitated by accident, cosmetic or plastic surgery, treatment for alcoholism, drug or substance abuse, etc. are permanently excluded from the scope of coverage.



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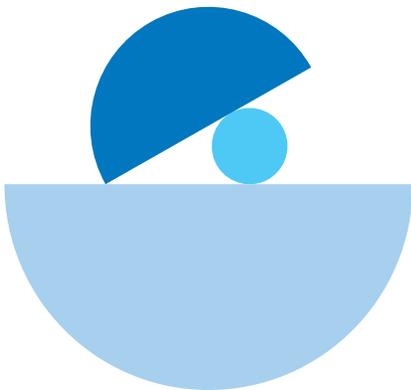
Zurich Kotak General Insurance Company (India) Limited

(formerly known as Kotak Mahindra General Insurance Company Limited)

CIN: U66000MH2014PLC260291. IRDAI Reg. No.152. Registered & Corporate Office: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063. Maharashtra, India. Trade logo displayed above belongs to Kotak Mahindra Bank Ltd. and Zurich Insurance Company Ltd. and is used by Zurich Kotak General Insurance Company (India) Limited under license. *Tax benefit u/s 80D of the Income Tax Act, 1961 mentioned herein is subject to the fulfillment of conditions mentioned in Income Tax Act. Please consult your tax advisor for details. UID: 3278. Health Super Top Up UIN: ZUKHLIP25041V042425

Statutory warning: Section 41 of the Insurance Act, 1938 states.

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. (2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ₹1,000,000/-.



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