

Health 360

#LockYourHealth

A comprehensive health insurance with exclusive add-ons where the premium remains unchanged



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This is an interactive brochure.
Tap on the icons to navigate easily.



Coverage details



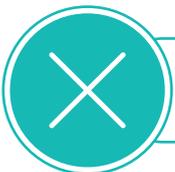
Other base covers



Optional covers



Waiting period



Exclusions & cancellation terms



How to make a claim?



Table of benefits



What's in it for you?



Bariatric Surgery

If bariatric surgery is recommended for your health, we'll help with the costs involved.



Day Care Treatment

We take care of your medical expenses for Day Care Treatment that takes less than a day.



In-patient Treatment

Need to stay in the hospital for a day or more? This cover takes care of medical essentials like room rent, ICU charges, operation theatre charges, and doctor's bills, etc.



Modern Treatment

Whether it is In-patient or a part of Day Care Treatment in the hospital, if your doctor recommends listed advanced technology methods, we cover the cost.



AYUSH Treatment

If you prefer AYUSH treatment for In-patient Treatment or Day Care Treatment, we cover its medical expenses too.



Air Ambulance Cover

In a medical emergency or life-threatening health conditions, we'll cover the cost of air ambulance transport.



Domiciliary Hospitalisation

If your treatment takes place at home instead of the hospital, we'll still support you by covering the medical expenses.



Road Ambulance Cover

Need an ambulance service to get to the hospital or to go to another hospital for advanced treatment? We will cover those expenses too.



Post-Hospitalisation Medical Expenses

When you return home from the hospital after In-patient Care or Day Care Treatment, we'll take care of your follow-up medical expenses.



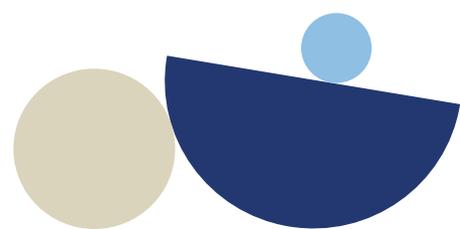
Pre-Hospitalisation Medical Expenses

We are ready to assist you even before you are hospitalised for In-patient care or Day Care Treatment. We cover your pre-treatment tests, doctor visits, and other medical costs.



Organ Donor Cover

We'll cover the donor's medical costs for organ harvesting during In-patient hospitalisation.





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What's in it for you?



Cumulative Bonus

Every year, your Base Sum Insured increases by 50%. You can double your base coverage over time by renewing your policy.



Health Services

We provide you access to our health portal for reliable health tips and information. You also get exclusive discounts on OPD, diagnostics, pharmacy, etc. through our network.



Consumables Cover

We'll take care of the cost of listed non-medical items like gloves, masks, etc. during your hospitalisation.



Premium Secure Benefit

This cover offers you the benefit of continuing with the same premium as at the time of commencement of the policy until a claim is made.



Annual Health Check-up

Enjoy a free annual health check-up at our network provider on a cashless basis for specified tests.



Unlimited E-consultations

Talk to experienced general physicians in our network online as many times as you want. It's unlimited and convenient.



Unlimited Restoration Benefit

Exhausted cover during treatment? Don't worry. We will refill your Sum Insured unlimited times in a policy year. We will always be there for you, even for related or unrelated illness, except in case of a claim under 'Any One Illness'.



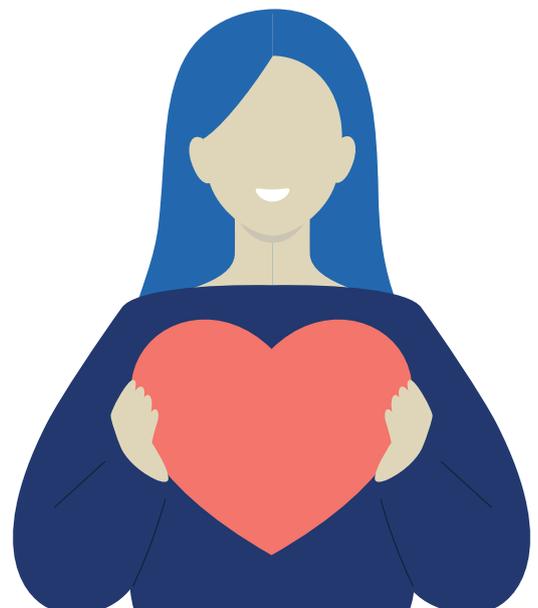
Shared Accommodation Benefit

Staying in a shared hospital room? You'll receive a daily cash benefit for every completed day of hospitalisation.



Home Care Treatment

Prefer to recover at home? We've got your medical expenses covered so that you can get medical treatment for listed illnesses from the comfort of your home.





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How to make a claim?



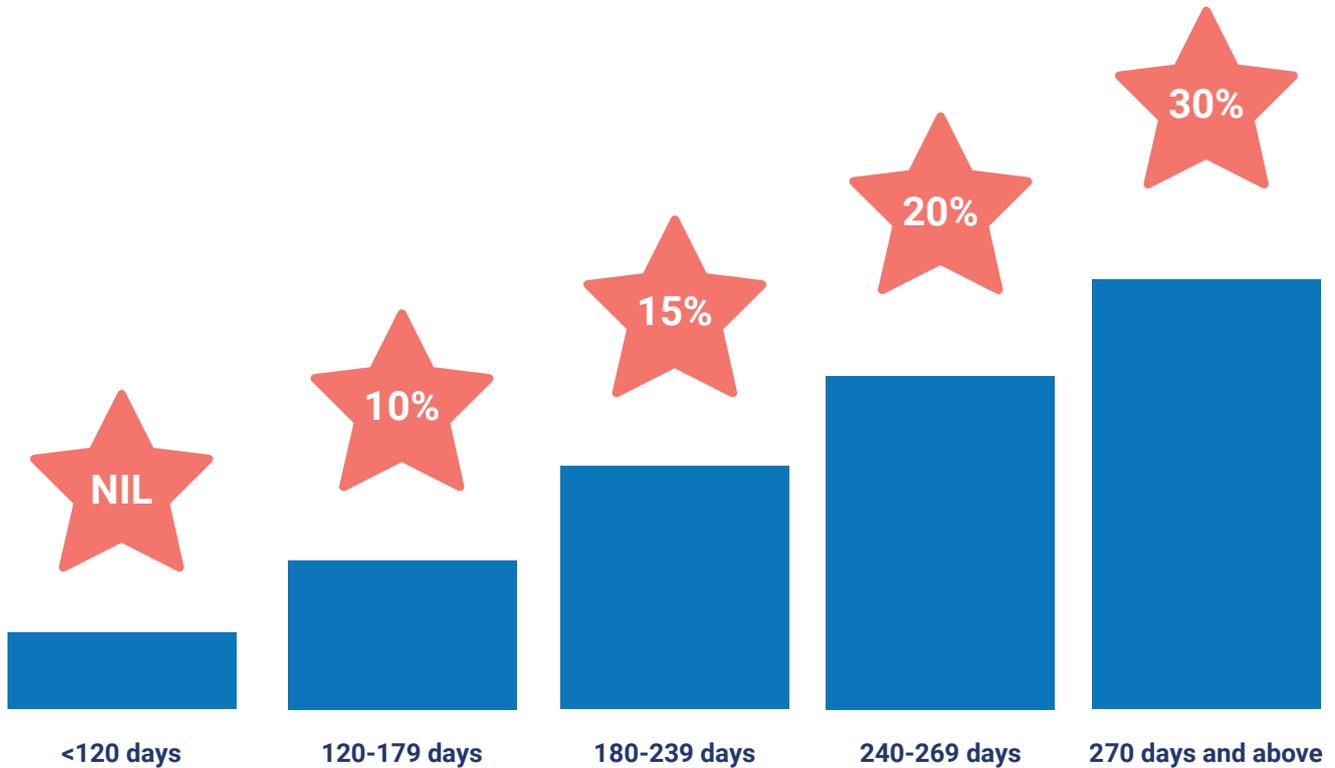
Table of benefits

What's in it for you in our Wellness Program?



Wellness Program

Get rewarded for your wellness. If you're 18 or above, you can avail a discount on your renewal premium through our mobile app/health portal.



Discount on renewal premium against the number of healthy days (10,000 steps and above per day)





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How to make a claim?



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What's in it for you?

Optional covers that you can add to your policy



Global Cover¹

No matter where you are in the world, we will cover your medical expenses, whether it's an emergency or a planned treatment abroad.



Cash Bag

For every claim-free year, earn rewards equal to 10% of the premium on your first renewal and 5% on each subsequent renewal.



Double Cover

Double your protection with an additional 100% of your Base Sum Insured to handle medical expenses with ease.



One Plus Benefit

Planning to tie the knot? You can add your future spouse to your policy, and your entire waiting period will cover your spouse too.



Step Up Benefit²

When you go for a multi-year policy, we combine your Sum Insured and make it fully available across the entire period.



Home Nursing Benefit

After discharge from the hospital, we will cover the cost of the services of a qualified nurse to help you recover better at home.



Convalescence Benefit

If your hospital stay exceeds 10 consecutive days, we'll give you a fixed lump sum amount.



Cumulative Bonus Booster

Enjoy a 100% boost in premium, up to 10 times Base Sum Insured for each claim-free year.



Hospital Daily Cash

Need extra support during your hospitalisation? Get a specified daily cash amount from day one if your hospital stay lasts for 3 days or more.



Essential Equipment Cover

We pay for the cost of purchasing or renting listed medical equipment required by you during or after hospitalisation.



Compassionate Visit

If you're hospitalised, this benefit covers the cost of return travel of your immediate relative from home to the hospital.

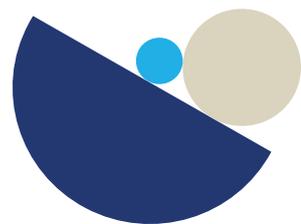


Daily Cash for Accompanying an Insured Child

If your child is hospitalised for 3 consecutive days, we'll pay you a specified daily cash amount starting on day one.

¹Not applicable for Silver and Gold

²For example - In case of a 2-year policy with a ₹10 Lakh base Sum insured, ₹20 Lakh SI will be available over a period of 2 years. Not available for platinum plan.





Coverage details



Other base covers



Optional covers



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What's in it for you?

Optional covers that you can add to your policy



Maternity Benefit

We stand by you in your parenting journey by covering medical expenses for maternity, newborn, and vaccination.



Critical Illness Cover

If you are diagnosed with any of the 18 listed critical illnesses, you get a lump sum benefit in addition to your Base Sum Insured.



Personal Accident Cover

In case of Accidental Death/Permanent Total Disablement, this benefit provides you with a lump sum payout over and above your Base Sum Insured.



Pre-existing Diseases Waiting Period Modification

Cuts down the waiting period for Pre-existing Diseases from 3 years to just 2 or even 1 year.



Specified disease/ procedure Waiting Period Modification

Reduces the waiting period for specified disease/procedure from 24 months to just 12 months.



Smart Select

Get a 15% discount on premium if you choose medical treatment at our listed hospitals mentioned in Annexure III of the policy wordings. If treated elsewhere, you will have to pay 20% of the claim amount.



Deductible

In case you opt for a deductible, you agree to pay out of pocket for the claim before the insurance company pays the remaining amount.



Room Category Modification

Avail discounts by choosing to stay in a single private AC or shared room during hospitalisation.



Cap on Room Rent³

Choose a certain room rent limit (cap) and you will get a discount on the premium. If you stay in a room with a rent higher than your chosen limit, your claim will be adjusted proportionately. This means you will have to pay the additional expenses not covered by the insurance.



Voluntary Co-Pay

Want a lower premium? Just choose to pay a fixed percentage of every claim from your side and the rest of the amount will be paid by the insurance company.

³This is not applicable for Gold & Platinum plans.





Coverage details



Other base covers



Optional covers



Waiting period



Exclusions & cancellation terms



How to make a claim?



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Waiting period

This is the period during which certain benefits or coverage cannot be claimed. Coverage begins only after this period ends.

- The initial waiting period is 30 days, which means that for most illnesses, claims can be made only after the first 30 days of the policy.
- For specified diseases or procedures, a 24-month waiting period applies before claims related to them can be made.
- Maternity benefits are available only after 24 months of continuous coverage.
- If you have pre-existing medical conditions, you'll need to wait for 36 months.





What's not covered?



Investigation & evaluation



Rest Cure, rehabilitation and respite care



Obesity/weight control



Change-of-gender treatments



Cosmetic or plastic surgery



Hazardous or adventure sports



Breach of law



Treatment at excluded providers

Terms of cancellation

The Policyholder may cancel his/her policy at any time during the term, by giving 7 days notice in writing. The Insurer shall –

1. For 1 year Policy -

Refund proportionate premium for unexpired policy period subject to no claim(s) were made during the policy period

2. For Multi Year Policy -

- For any policy year where the risk date has not yet started, the premium will be refunded without any deduction.
- For any policy year where the risk has started, the premium will be refunded on a pro-rata basis for that policy year, provided no claim has been made during the policy year and in full for future policy years.

How to renew the policy?

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.

- The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
- Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of atleast 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
- No loading shall apply on renewals based on individual claims experience.





Coverage details



Other base covers



Optional covers



Waiting period



Exclusions, Cancellation, Renewals



How to make a claim?



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How to make a claim?



For Cashless Claims

- Planned hospitalisation?
Inform us 48 hours before admission and we'll help get your pre-authorisation sorted.
- Unplanned hospitalisation?
In an emergency, inform us within 24 hours of admission and request pre-authorisation to avail a cashless facility for emergency care.



For reimbursement

Prefer to pay first and claim later?
Just send us a written notice of claim within 30 days after discharge, containing relevant details of the policyholder and treatment.



For Pre- & Post-Hospitalisation Medical Expenses

- Before hospitalisation?
Submit all your claims for pre-hospitalisation medical expenses to us within 30 days of being discharged from the hospital.
- After hospitalisation?
Simply send details of your post-hospitalisation medical expenses within 30 days of completion of the post-hospitalisation period mentioned in your plan.



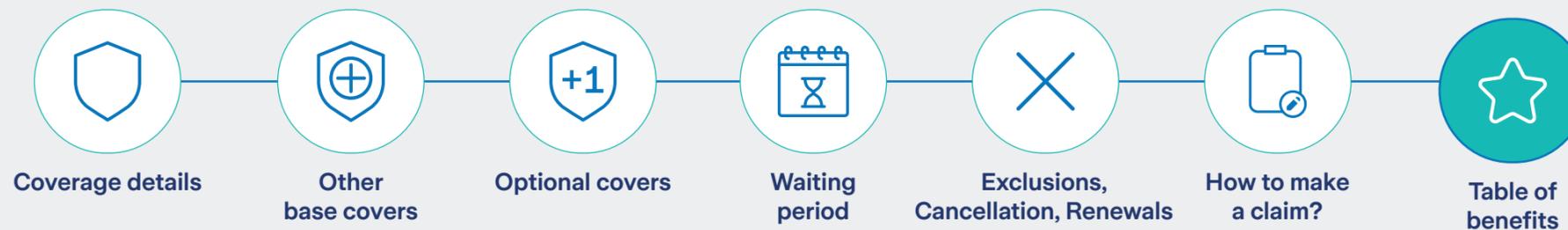


Table of benefits

| | Silver | Gold | Platinum |
|--|--|--|--|
| Base Sum Insured | 5 Lakh/7.5 Lakh/10 Lakh | 10 Lakh/15 Lakh/20 Lakh/25 Lakh | 50 Lakh/100 Lakh/200 Lakh/500 Lakh |
| Base Covers | | | |
| In-patient Treatment | Up to Base Sum Insured | Up to Base Sum Insured | Up to Base Sum Insured |
| Day Care Treatment | All day care surgeries and procedures | All day care surgeries and procedures | All day care surgeries and procedures |
| Modern Treatment | 50% of SI up to 5 Lakh | 50% of SI up to 10 Lakh | 50 Lakh-200 Lakh - up to 25 Lakh 500 Lakh - up to 50 Lakh |
| Pre-Hospitalisation Medical Expenses | 60 days | 90 days | 90 days |
| Post-Hospitalisation Medical Expenses | 90 days | 180 days | 180 days |
| AYUSH Treatment | Up to Base Sum Insured | Up to Base Sum Insured | Up to Base Sum Insured |
| Domiciliary Hospitalisation | Up to Base Sum Insured | Up to Base Sum Insured | Up to Base Sum Insured |
| Organ Donor Cover | Up to Base Sum Insured | Up to Base Sum Insured | Up to Base Sum Insured |
| Road Ambulance Cover | Up to 20,000 per event | Up to 20,000 per event | Up to Sum Insured |
| Air Ambulance Cover | Up to 2.5 Lakh | Up to 5 Lakh | Up to 10 Lakh |
| Bariatric Surgery | Covered up to 5 Lakh | Covered up to 10 Lakh | Covered up to 10 Lakh |
| Other Base Covers | | | |
| Cumulative Bonus | 50%/year up to a max of 100% | 50%/year up to a max of 100% | 50%/year up to a max of 100% |
| Unlimited Restoration Benefit | Unlimited restore for related/unrelated, same/different person | Unlimited restore for related/unrelated, same/different person | Unlimited restore for related/unrelated, same/different person |
| Consumables Cover | Covered on default basis | Covered on default basis | Covered on default basis |
| Shared Accommodation Benefit | 1,000/day up to 10,000 | 1,500/day up to 15,000 | 2,000/day up to 20,000 |
| Home Care Treatment | Cashless - up to 25,000/year | Cashless - up to 50,000/year | Cashless - up to 2.5 Lakh/year |
| Premium Secure Benefit (Lock the clock) | Same premium till first claim is made | Same premium till first claim is made | Same premium till first claim is made |
| Annual Health Check-up | Covered | Covered | Covered |
| Wellness Program | Available - Get renewal discount based on the step count | Available - Get renewal discount based on the step count | Available - Get renewal discount based on the step count |
| Unlimited E-consultations | Covered | Covered | Covered |
| Health Services | Covered | Covered | Covered |

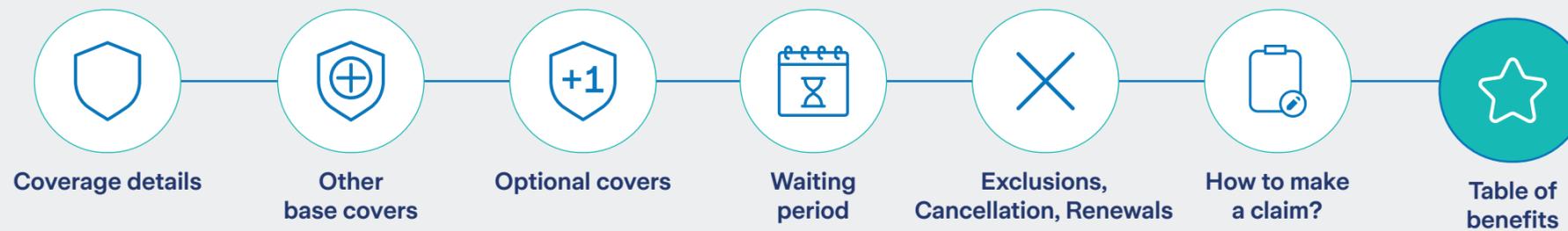


Table of benefits

| | Silver | Gold | Platinum |
|--|--|--|--|
| Optional Covers | | | |
| Global Cover | Not Applicable | Not Applicable | Worldwide cover (Max up to 2 Cr.) |
| Cumulative Bonus Booster | 100% of the Base Sum Insured, at each claim free year upto a maximum of 10 times of the Base Sum Insured | 100% of the Base Sum Insured, at each claim free year upto a maximum of 10 times of the Base Sum Insured | 100% of the Base Sum Insured, at each claim free year upto a maximum of 10 times of the Base Sum Insured |
| Double Cover | 100% of the days Sum Insured as Double Cover | 100% of the days Sum Insured as Double Cover | 100% of the days Sum Insured as Double Cover |
| Cash Bag | For each claim free year get an amount equal to 10% of premium on 1 st renewal and 5% thereafter on each renewal from 2 nd renewal onwards | For each claim free year get an amount equal to 10% of premium on 1 st renewal and 5% thereafter on each renewal from 2 nd renewal onwards | For each claim free year get an amount equal to 10% of premium on 1 st renewal and 5% thereafter on each renewal from 2 nd renewal onwards |
| Step Up Benefit | Annual Base Sum Insured of the policy is combined for the entire tenure opted. | Annual Base Sum Insured of the policy is combined for the entire tenure opted. | Not Applicable |
| One Plus Benefit | Add future spouse and all waiting periods completed by the Insured will be passed on to the future spouse. | Add future spouse and all waiting periods completed by the Insured will be passed on to the future spouse. | Add future spouse and all waiting periods completed by the Insured will be passed on to the future spouse. |
| Convalescence Benefit | INR 15,000 (minimum hospitalisation of 10 days) | INR 15,000 (minimum hospitalisation of 10 days) | INR 25,000 (minimum hospitalisation of 10 days) |
| Home nursing Benefit | Up to INR 3,000 per day for a maximum of 15 days | Up to INR 3,000 per day for a maximum of 15 days | Up to INR 3,000 per day for a maximum of 15 days |
| Hospital Daily Cash | INR 1,000 per day for minimum 3 days of hospitalisation subject to maximum of 10 days | INR 1,500 per day for minimum 3 days of hospitalisation subject to maximum of 10 days | INR 2,000 per day for minimum 3 days of hospitalisation subject to maximum of 10 days |
| Daily Cash for Accompanying an Insured Child | INR 1,000 per day for minimum 3 days of hospitalisation subject to maximum of 10 days | INR 1,500 per day for minimum 3 days of hospitalisation subject to maximum of 10 days | INR 2,000 per day for minimum 3 days of hospitalisation subject to maximum of 10 days |
| Compassionate Visit | Up to INR 20,000 | Up to INR 20,000 | Up to INR 20,000 |
| Essential Equipment Cover | SI up to 10,000 per year | SI up to 20,000 per year | SI up to 30,000 per year |
| Maternity Benefit | SI 50,000 | SI 50,000/1 Lakh/1.5 Lakh/2 Lakh | SI 50,000/1 Lakh/1.5 Lakh/2 Lakh |
| Critical Illness Cover (Available for age 18 years and above) | Additional SI equivalent to Base SI and subject to a maximum of 10 Lakh | Additional SI equivalent to Base SI and subject to a maximum of 10 Lakh | Additional Sum Insured maximum up to 25 Lakh |
| Personal Accident Cover | Equal to Base Sum Insured | Equal to Base Sum Insured | Additional Sum Insured maximum up to 25 Lakh |
| Pre-existing Diseases Waiting Period Modification | 36 months for all age groups | 36 months for all age groups | 36 months for all age groups |
| | Option to Reduce to 24 months/12 months | Option to Reduce to 24 months/12 months | Option to Reduce to 24 months/12 months |

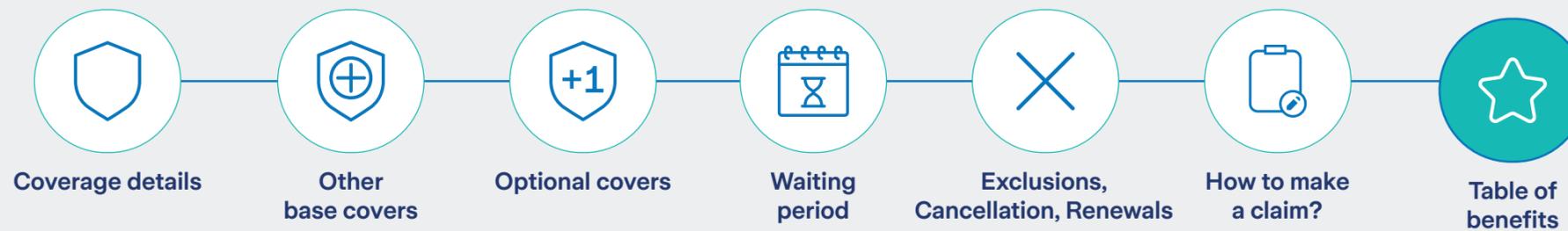


Table of benefits

| | Silver | Gold | Platinum |
|--|--|--|--|
| Optional Covers | | | |
| Specified Disease/procedure Waiting Period Modification | 24 months for all age groups Option to Reduce to 12 months | 24 months for all age groups Option to Reduce to 12 months | 24 months for all age groups Option to Reduce to 12 months |
| Smart Select | Upto 15% discount on the total premium | Upto 15% discount on the total premium | Upto 15% discount on the total premium |
| Cap on Room Rent | Only for Sum Insured 5 Lakh - 1% of base sum insured in case of stay in Non ICU; 2% of base sum insured in case of stay in ICU | Not Applicable | Not Applicable |
| Room Category Modification | 1. Shared room cover 2. Single Private Room cover | 1. Shared room cover 2. Single Private Room cover | 1. Shared room cover 2. Single Private Room cover |
| Deductible | A deductible of INR 25k/50k/1 Lakh/2 Lakh for each Policy Year on the aggregate of all Claims in that Policy Year | A deductible of INR 25k/50k/1 Lakh/2 Lakh/5 Lakh for each Policy Year on the aggregate of all Claims in that Policy Year | A deductible of INR 25k/50k/1 Lakh/2 Lakh/5 Lakh/10 Lakh for each Policy Year on the aggregate of all Claims in that Policy Year |
| Voluntary Co-Pay | Voluntary Co-Pay of 10%/15%/20%/25%/30% | Voluntary Co-Pay of 10%/15%/20%/25%/30% | Voluntary Co-Pay of 10%/15%/20%/25%/30% |





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Zurich Kotak General Insurance Co. (India) Ltd.

CIN: U66000MH2014PLC260291. IRDAI Reg. No. 152. Registered Office: Unit no. 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon East, Mumbai - 400063 Maharashtra, India. The advertisement contains only an indication of cover offered. For more details on risk factors, terms, conditions and exclusions, please read the policy document carefully before concluding a sale. Please get in touch with us for complete list of Plans. Trade logo displayed here above belongs to Zurich Insurance Company Limited and Kotak Mahindra Bank Ltd. and is used under license. Taxes will be charged extra as per the applicable rates. 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.

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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 ₹10,00,000/-.