WAITING PERIOD

Pre-Existing Disease (PED)
3 Years

Initial Waiting Period
30 Days

Specified Disease

2 Years

3 Years:
(I. Treatment for joint replacement unless arising from accident
II. Age-related Osteoarthritis and Osteoporosis)

Discount

- 20% of rural discount is applicable on premium
- 5% online discount available for first online purchase and their renewals

- For more details on the coverages, exclusions, terms and conditions, please refer the product prospectus through **www.galaxyhealth.com**

To know more

Prohibition of rebates: (Section 41 of Insurance Act 1938):

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out 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 prospectus or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakhs rupees.

- The information provided in this brochure is only indicative.

Reach us: ✆ 044 - 4001 7227 / Toll Free: 1800 203 0007

Galaxy Health Insurance Company Limited

Registered Office: "Prestige Polygon", 12th Top Floor (P), #471, Anna Salai, Nandanam, Chennai - 600 035 ● IRDAI Registration No.167 ● CIN: U65120TN2023PLC165765 ● GHI/FY 2025-26/BROCHURE-ASP, GHICL (GHIHLIP26045V012526)/ENG/001 ● For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale ● IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint

Galaxy HEALTH INSURANCE®



AFFORDABLE CARE FOR YOUR FAMILY

AROGYA SANJEEVANI POLICY,

Galaxy Health Insurance Company Limited

UIN: GHIHLIP26045V012526

Arogya Sanjeevani Policy - from Galaxy Health Insurance offers an affordable family health cover, safeguarding entire family under a single plan. It includes essential benefits like pre and post hospitalisation, day care procedures and emergency ambulance services.

FEATURES OF THE POLICY



Type of Cover
Individual and Floater



Entry Age
Adults: 18 to 65 years
Dependent Children:
3 months to 25 years



Family Size
Covered up to 2A+3C
(Parent and parent-in laws can be covered in a single policy)



Sum Insured Options
Rs.50,000 to Rs.10 Lakhs
(in multiples of Rs.50,000/-)

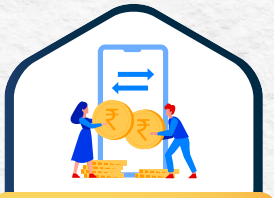


Instalment Options
Facility to pay premium in instalments



Policy Term
1 year





Co-Payment
5% co-payment applicable for all claims



Discount in Premium
Rural Discount of 20% is applicable

COVERAGES



Room Rent
2% of Sum Insured
Subject to maximum of Rs.5,000/- per day



ICU
5% of Sum Insured
Subject to maximum of Rs.10,000/- per day



Road Ambulance
Rs.2,000/- per hospitalisation



Pre and Post Hospitalisation
30 Days and
60 Days respectively



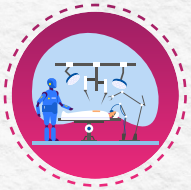
Day Care Procedures
All day care procedures are covered



Cataract
Covered up to 25% of the Sum Insured or Rs.40,000/- whichever is lower per eye in a policy year



AYUSH Treatment
Covered up to Sum Insured



Modern Treatments
Covered up to 50% of the Sum Insured



Cumulative Bonus
5% of the Sum Insured for each claim free policy year, subject to maximum of 50%



No Claim Discount in-lieu of Cumulative Bonus
Discount available up to 6% on renewal premium based on Sum Insured