

Frequently Asked Questions

Health Multiplier Rider

1. Who can opt for the Health Multiplier Rider?

A. The Health Multiplier Rider is available with specific Retail health base products. The eligibility criteria, age limits, relationships covered, and coverage type will be same as applicable under the base Policy.

2. Which Sum Insured options under the base product qualify for opting the Health Multiplier Rider?

A. The Health Multiplier Rider can be opted only with a base policy Sum Insured of ₹5 lakh, ₹7.5 lakh or ₹10 lakh.

3. Can I purchase the Health Multiplier Rider separately?

A. No, this Rider cannot be bought in isolation or as a separate product. It is only available when purchased along with the Base Product.

4. Is the Health Multiplier Rider valid if the base policy is discontinued?

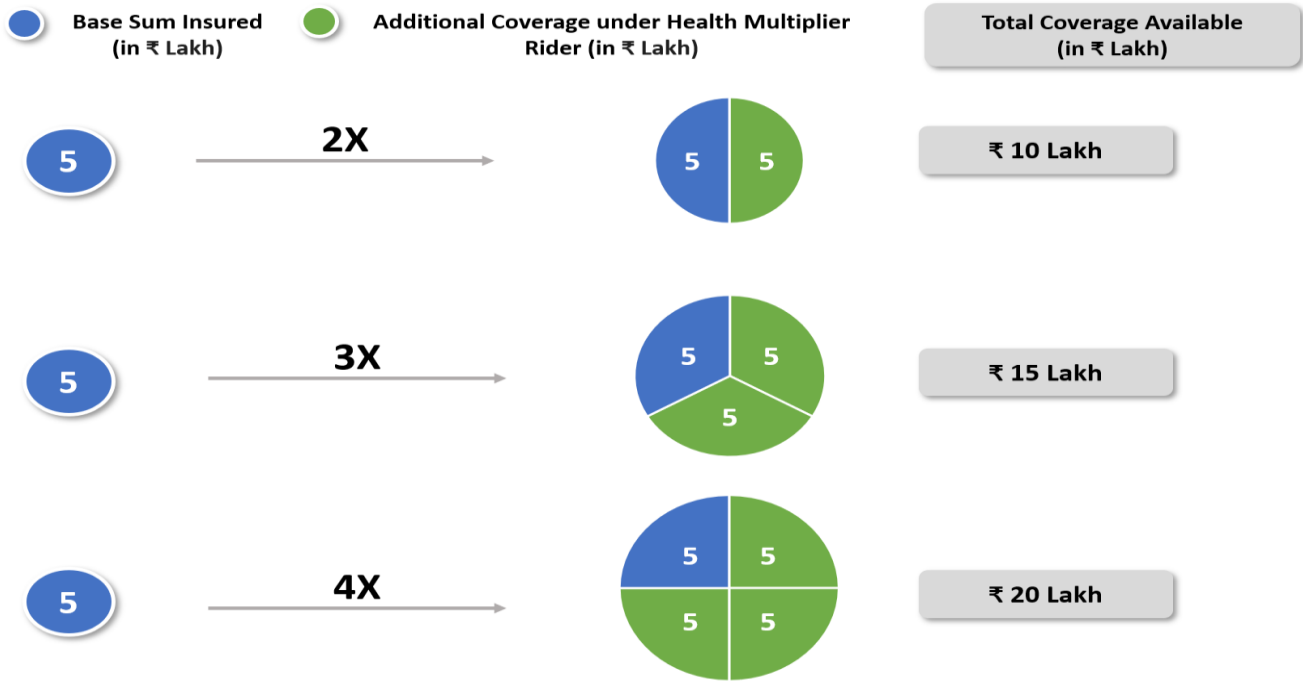
A. No, the Health Multiplier Rider ceases to be valid if the base policy is discontinued. Continuation of the base policy is a mandatory condition for the Rider coverage to remain in force.

5. How does the Health Multiplier Rider work?

A. Under this Rider, customer has an option to increase the total coverage amount in the multiples of 2X/3X/4X up to 10X, depending on the base sum insured.

For example, if a customer opts for a base Sum Insured of ₹5 lakh and choose a 3X multiplier under this Rider, the total coverage will increase to ₹15 lakh (i.e., ₹5 lakh × 3).

Base Sum Insured X Health Multiplier = Total Coverage under Health Multiplier Rider



6. Which benefits are covered under the Health Multiplier Rider? OR What types of healthcare expenses are covered by the Health Multiplier Rider?

A. The additional sum insured under Health Multiplier rider is available for admissible claims under the following sections of the base policy (if covered under the underlying base policy):

- In-Patient Treatment
- Pre-Hospitalization Expenses
- Post-Hospitalization Expenses
- Day Care Procedures
- Organ Donor
- Domiciliary Treatment
- AYUSH Benefit
- Ambulance Cover
- Consumables Benefit

7. Can the unused additional sum insured under the Health Multiplier Rider be carried forward to the next policy year?

A. No, any unutilized sum insured under this Rider will not be carried forward to subsequent policy year.

8. How often will the Health Multiplier apply on the base sum insured, in a policy year?

A. The opted Health Multiplier will be applied only once on the base sum insured, in each policy year.

9. Will my Health Multiplier Rider benefit be used first when I file a claim?

A. No, the Health Multiplier Rider benefit is not used first. It is applied only after your Deductible, Base Sum Insured, and any applicable Cumulative Bonus or Supercharge Bonus under the base policy have been fully utilized.

Illustration: Base Sum Insured = ₹ 5 Lakh

Accumulated Cumulative Bonus = ₹ 2.5 Lakh

Health Multiplier Rider Benefit (opted)= 3X (i.e. Total Coverage of ₹ 15 Lakh)

Claim No. (In a Policy year)	Claim amount (in ₹)	Claim status	Claim Paid (in ₹)	Utilised Covers (in ₹)	Balance (in ₹)
1	6 Lakh	Paid	6 Lakh	Base Sum Insured – 5 Lakh Cumulative Bonus – 1 Lakh	Base Sum Insured – Nil Cumulative Bonus – 1.5 Lakh Additional Sum Insured under Health Multiplier – 10 Lakh
2	7 Lakh	Paid	7 Lakh	Cumulative Bonus – 1.5 Lakh Health Multiplier Benefit – 5.5 Lakh	Base Sum Insured – Nil Cumulative Bonus - Nil

					Additional Sum Insured under Health Multiplier – 4.5 Lakh
3	12 Lakh	Partially	9.5 Lakh	Health Multiplier Benefit – 4.5 Lakh Restored amount – 5 Lakh	Base Sum Insured – Nil Cumulative Bonus - Nil Additional Sum Insured under Health Multiplier – Nil Restored Amount – Nil

10. Is the Restore Infinity Plus or Restore Benefit applicable on the additional Sum Insured under the Health Multiplier Rider?

A. No, the Restore Infinity Plus or Restore Benefit is not applicable on the additional Sum Insured provided under the Health Multiplier Rider.

11. Is this Rider applicable for treatments taken outside India?

A. No, the scope of the Health Multiplier Rider is limited to hospitalizations within India only.