



1800 270 7000



Download Activ Health App



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## Health Insurance

Aditya Birla Health Insurance Co. Limited



**ADITYA BIRLA  
CAPITAL**

1800-270-7000

Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677.  
Product Name: Group Activ Secure, Product UIN: IRDAI/HLT/ABHI/P-H(G)/V.I/18/2016-17; Advertisement UIN: ABHI/LF/18-19/XXXX.  
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Email: [care.healthinsurance@adityabirlacapital.com](mailto:care.healthinsurance@adityabirlacapital.com), Website: [adityabirlahealthinsurance.com](http://adityabirlahealthinsurance.com), Telephone: 1800 270 7000,  
Fax: +91 22 6225 7700. This group policy has been issued by Aditya Birla Health Insurance Co. Limited for benefit of the customers of Satya MicroCapital Ltd. This policy is subject to terms & conditions of the Group policy issued to the Group policyholder. For more details on risk factors, terms and conditions please read terms and conditions carefully before concluding a sale. Trademark/Logo Aditya Birla Capital is owned by Aditya Birla Management Corporation Private Limited and Trademark/logo HealthReturns, Healthy Heart Score and Active Dayz are owned by MMI Group Limited. These trademark/Logos are being used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s).



# PROTECTING your health has its own benefits

Group Activ Secure

## Health Insurance

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## Hospital Cash Insurance

A policy that gives you a lump sum payment in case of hospitalization due to illness or accidental injury.

### Key Features

- For the Self, Self+Spouse
- Cover for the period of hospitalization treatment arising out of sickness or accident, other than permanent exclusions as defined
- Annual benefit limits up to 30 days per year

Group Hospital Cash: Group Hospital Cash & Group Personal Accident

Proposal Type-	Individual- Plan 1	Individual- Plan 2	Individual- Plan 3	Individual- Plan 4
Insured	Self	Self	Self	Self
Policy Tenure	12-Months	12-Months	12-Months	12-Months
Age limit (Adult)	18-65 years	18-65 years	18-65 years	18-65 years
Limits Per day	Rs. 500	Rs. 1000	Rs. 1500	Rs. 2000
ICU	Double of per day limit in case of ICU (1000/-)	Double of per day limit in case of ICU (2000/-)	Double of per day limit in case of ICU (3000/-)	Double of per day limit in case of ICU (4000/-)
Limit per Policy year	30 days per year per insured	30 days per year per insured	30 days per year per insured	30 days per year per insured
Accidental death	Rs. 100000 Per insured (not applicable for Kids).	Rs. 100000 Per insured (not applicable for Kids).	Rs. 100000 Per insured (not applicable for Kids).	Rs. 100000 Per insured (not applicable for Kids).
15 Days Waiting period	NA	NA	NA	NA
Maternity benefit (09-months waiting period)	Yes	Yes	Yes	Yes
Pre-Existing Disease Coverage from day one	Yes	Yes	Yes	Yes
Self-premium Inclusive of GST- 12 Months (Adult)	150 INR Per Insured	300 INR Per Insured	450 INR Per Insured	600 INR Per Insured

Note: Please read the policy document for more details

Available only for the Customer/Member of Lakshy Inclusion Services Private Ltd

## Personal Accident Insurance

Provides cover for death arising due to any accident or accidental injury.

### Product Features:

- We cover death arising due to an accident of the policy holder (Self/Spouse)
- The sum insured benefit of Rs.1 Lac i.e. in case of accidental death of Self or Spouse or both, the 100% sum insured will be paid to the nominee or legal heir

### Permanent Exclusions:

- Death caused by any other reason other than accident
- Death arising out of any type of conflict or attributable to foreign invasion, act of foreign enemies, war like operation etc.
- Death or disablement arising from suicide or attempted suicide, use, abuse or consequence or influence of an abuse of any substance, drug, alcohol etc.
- Accidental death occurring after 12 calendar month from date of accident

### Claims Service:

- In case of any incidence, intimation to the **Lakshy Inclusion Services Private Ltd** office or to ABHI customer care at the earliest.
- The document to be submitted within 30 days from the date of incidence
- Following document to be submitted:
  - Duly filled claim form by the nominee or claimant
  - Copy of Photo ID & Age proof
  - Attested photocopy of discharge card or transfer summary (if applicable)
  - Attested photocopy of the final bill to substantiate if ICU benefit has been asked
  - Attested photocopy of the death certificate Accident case only.
  - Attested copy of FIR / MLC / Panchnama (Spot / Inquest) Accident case and C-KYC only.
  - Attested copy of post-mortem Report Accident case only.
  - Any other relevant documents if needed.

Note:

- We may call for any additional document in case required at the time of processing of claim
- Please refer the policy wording for the detail document checklist
- All the document should be submitted to the nearest office of **Lakshy Inclusion Services Private Ltd /ABHI**.

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