

# Proposal Form - my:health Women Suraksha

Application No

1. Please fill the form in BLOCK LETTERS. All details with\* are mandatory.
2. Please answer all the questions fully and correctly. If a particular question is not applicable to you please mark that question as not applicable "N/A". Please leave one box blank between two words while writing address.

3. The Company's liability does not commence until the acceptance of the proposal has been formally intimated to the Policyholder and full premium has been realized by the Company.

Intermediary Code	Intermediary Name	Intermediary Number

		Proposer D	etails				
Name of the Proposer							
Date of Birth							
Nationality							
Residential Status		Resident Indian			NRI		
Current Country of Residence							
Address							
☐ Please tick if your permane	nt addres	s is same as above. If	not, kindly	fill in Permar	nent addr	ess belov	N:
Permanent Address							
E-Mail							
GSTIN / UIN (if any)							
Marital Status							
Contact Number							
Permanent Account Number (PAN)							
I have eIA		Yes	0.1140			No	
I would like to apply for elA		Karvy 🗆	CAMS		NSDL	0.5.1	□ CDSL
		Upto 2.5 Lac					to 5 Lac
Annual Income		5 Lac to 15 Lac				15 Lac	to 30 Lac
Education Level		Above 30 Lac					
Employee ID (Employees of HDFC							
Group and Munich Re Group)							
Policy Number of any active HDFC							
ERGO Policy where you are the							
Policyholder							
CKYC No.							
Are you a Politically Exposed							
Person (PEP) or family member/		Yes			No		
close relative / associate of PEP							
Note: Politically Exposed Persons" (I	PEPs) are	individuals who have	been entr	usted with pro	ominent p	ublic fun	ctions by a foreign
country, including the heads of State				or governmer	nt or judic	ial or mili	itary officers, senior
executives of state-owned corporation	ns and in		officials				
		Salaried		Self Employ	ed		Business Owner
Occupation		Student		Housewife			Retired
		Others					
	If others	s, please select source	of income	whichever is	applicab	le:	
		Rentals					
		Interest					
		Pension					
		Investment					
Industry Type		Antique dealer		Art dealer			Jewellery
		Import-Export		Mining			
		Scrap Dealing		Agriculture			
		BFSI		Real Estate			
		if Others, please spe	cify		_		
Is your total aggregate premium		Yes		No			

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146 CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Customer Experience Management, Customer Happiness Center: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078. For Claim/Policy related queries call us at +91 22 6234 6234/+91 120 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register & track claim. Product Name: my: health Women Suraksha | Product UIN: HDFHLIP22142V032122 | Product code: HE/RL/Health-1/160



across all products with HDFC ERGO General Insurance Company Limited more than INR 2 lakhs?		
Do you have investable assets for more than INR 5 crores? (Investable assets like cash holdings, deposits, stocks and bonds etc.)	Yes	No
Is your total aggregate premium across all retail products with HDFC ERGO General Insurance Company Limited INR 30 lakhs or more?	Yes	No

## **Details of the Persons Proposed to be insured**

S. No	Name	Basic Sum Insured	Date of Birth	Mobile Number	Gender (M/F/TG)	Height (in cms)	Weight (in kgs)	Relationship with Proposer	Politically Exposed person (Y / N)	ABHA ID (if available)
1										
2										
3										
4										
5										
6										

Note: In case any insured person(s) wish to generate his/her ABHA ID. Kindly visit the link:

https://healthid.ndhm.gov.in/register

# **Nominee Details**

Name	Relationship	Address of the Nominee	Permanent Address of Nominee (If same not required to be filled)	e-mail of Nominee	Mobile number of Nominee	Bank account number of Nominee	IFSC Code	Name of the Bank	% Share of Nomination

Where Nominee is a minor, give the details of Appointee

Name of the Appointee	Relationship	Address of the Appointee

# Note:

- 1. The nominee must be an immediate relative of the Proposer. Nominee for any of the persons proposed to be insured shall be the Proposer.
- 2. Name of Nominee should be as per bank records to ensure smooth processing



	Plan Details	
Policy Period: FromTo_	 (Policy Period: 1 Year/2Years/3Years)	
Coverages and Optional Covers		
Assault and Burn		
Pregnancy & Newborn Complications	25% of Sum Insured Max up to INR 500000	
Post Diagnosis Support		
Loss of Job Benefit	Sum Insured ( max Up to 50% of Gross Monthly Income)  No of Months (Max up to 6 months)	

## **Existing/Previous Insurance Policy Details**

Please provide details of your existing Health Insurance/Critical Illness Insurance Policies.

Policy No. / Application No.	Insurer Name	Period of Insurance DD/MM/YYYY To DD/MM/YY				Sum Insured	Claims lodged during the preceding years	
					,,			

<sup>\*</sup> Please note that continuity of benefits shall NOT be considered if the above question of want of continuity is not replied affirmative, details are not provided and Portability form and relevant supporting documents are not submitted.

# Medical and life style information

Section A:Medical History: Please answer the below mentioned questions in MM - YY of diagnosed date. Has any of the persons proposed to be insured ever suffered from / are currently suffering from any of the following: If Yes, Please fill the relevant details as mentioned below:

Health Conditions	Insured 1	Insured 2	Insured 3	Insured 4
I. High or low blood pressure, Chest Pain, or any	☐ Yes	☐ Yes	☐ Yes	☐ Yes
other cardiac disorder?	Since	Since	Since	Since
	MM - YY	MM – YY	MM – YY	MM – YY
II. Tuberculosis, Asthma, Bronchitis or any other	☐ Yes	☐ Yes	☐ Yes	☐ Yes
lung/respiratory disorder	Since	Since	Since	Since
	MM - YY	MM – YY	MM – YY	MM – YY
III. Ulcer (Stomach/Duodenal),liver or gall bladder disorder or any other digestive	☐ Yes	☐ Yes	☐ Yes	☐ Yes
tract disorder?	Since	Since	Since	Since
	MM - YY	MM – YY	MM – YY	MM – YY
IV. Kidney Failure, Stone in kidney or urinary tract, Prostate disorder or any other	☐ Yes	☐ Yes	☐ Yes	☐ Yes
kidney/urinary tract disorder	Since	Since	Since	Since
	MM - YY	MM – YY	MM – YY	MM – YY
V. Stroke, Epilepsy (fits), Paralysis or any other nervous system (Brain, Spinal	☐ Yes	☐ Yes	☐ Yes	☐ Yes
cord, etc.) disorder	Since	Since	Since	Since

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	MM - YY	MM – YY	MM – YY	MM – YY
VI. Diabetes, Impaired glucose tolerance (Pre-	Yes	☐ Yes	☐ Yes	☐ Yes
diabetes), Thyroid/Pituitary Disorder or any other endocrine disorder?	Since	Since	Since	Since
	MM - YY	MM – YY	MM – YY	MM – YY
VII. Tumor (Swelling)-benign or malignant, any	☐ Yes	☐ Yes	☐ Yes	☐ Yes
external ulcer/growth/ cyst/mass anywhere in the body?	Since	Since	Since	Since
•	MM - YY	MM – YY	MM – YY	MM – YY
VIII. Arthritis, Spondylitis or any other disorder of the	☐ Yes	☐ Yes	☐ Yes	☐ Yes
muscle/bone/joint	Since	Since	Since	Since
	MM - YY	MM – YY	MM – YY	MM – YY
IX. Diseases of the Ear/Nose/Throat/Teeth/ Eye	Yes	Yes	Yes	Yes
(please mention Dioptresin case of refractory error)?	Since	Since	Since	Since
	MM - YY	MM – YY	MM – YY	MM – YY
X. HIV/AIDS or sexually transmitted diseases or any	☐ Yes	☐ Yes	☐ Yes	☐ Yes
immune system disorder	Since	Since	Since	Since
	MM - YY	MM – YY	MM – YY	MM – YY
XI. Anemia, Leukemia, Lymphoma or any other blood/ lymphatic system disorder	☐ Yes	☐ Yes	☐ Yes	☐ Yes
other blood/ lymphatic system disorder	Since	Since	Since	Since
	MM - YY	MM – YY	MM – YY	MM – YY
XII. Psychiatric/ Mental illnesses or sleep disorder	☐ Yes	☐ Yes	☐ Yes	☐ Yes
	Since	Since	Since	Since
	MM - YY	MM – YY	MM – YY	MM – YY
XIII. Uterine Fibroid, Fibro adenoma breast or any other Gynecological (Female	☐ Yes	☐ Yes	☐ Yes	☐ Yes
reproductive system)/Breast disorder?	Since	Since	Since	Since
	MM - YY	MM - YY	MM – YY	MM – YY
XIV. Been addicted to alcohol, narcotics, and habit forming drugs or been under	☐ Yes	☐ Yes	☐ Yes	☐ Yes
detoxification therapy?	Since	Since	Since	Since
	MM - YY	MM - YY	MM – YY	MM – YY
XV. Been under any regular medication (self/	☐ Yes	☐ Yes	☐ Yes	☐ Yes
prescribed)?	Since	Since	Since	Since
	MM - YY	MM - YY	MM – YY	MM – YY
XVI. Undertaken any lab/blood tests, imaging tests viz. scans/MRI in the last 5 years other	☐ Yes	Yes	☐ Yes	☐ Yes
than routine health check-up or pre-	Since	Since	Since	Since
employmentcheck-up?	MM - YY	MM - YY	MM – YY	MM – YY
XVII. Undertaken any surgery or a surgery been advised and have surgery still	Yes	Yes	Yes	☐ Yes
pending?	Since	Since	Since	Since
	MM - YY	MM - YY	MM – YY	MM – YY
XVIII. Suffered from any other disease/ illness/ accident/ injury other than common cold or viral	Yes	Yes	☐ Yes	Yes
fever?	Since	Since	Since	Since
	MM - YY	MM - YY	MM – YY	MM – YY
N/1 / / / / / / / / / / / / / / / / / /				L
XIX. Is any of the insured pregnant? If yes please mention the expected date of	☐ Yes	☐ Yes	☐ Yes	☐ Yes
XIX. Is any of the insured pregnant? If yes please mention the expected date of delivery	Yes Since	Yes Since	Since	Since
please mention the expected date of				



	pregnancy?	Since	Since	Since	Since	
		MM - YY	MM - YY	MM – YY	MM – YY	
		<u>'</u>	l	l		
Section B:	Additional medical History as per S	ection A& B above				
	Family History	ah a sa				
(Father/ modern (Father)	or any of your immediate family men other/ sister/ brother/ uncle/ Aunt/ G her) have been diagnosed with , und e Cancer of any Kind?	randfather/				
If yes then	give the details?					
Relationsh	ip with family member					
Exact Diag	nosis					
At What ag	ge the same has been diagnosed?					
Current sta	atus					
Section D:	Name, address, qualification and co	entact details of the family of	loctor			
Name:	·	(Middle Name)		Last Name)		_
Mobile No:	:	Reg No of the family do	octor:			
Section E smoke or	: Does any person proposed to be in consume alcohol. If yes please indic quantity per week	nsured	octor:			
Section E smoke or name and	: Does any person proposed to be in consume alcohol. If yes please indic	nsured cate the	se tick	isure Insi 1 d 2 'es / Yes Io No	ure Insure d 3	Insure d 4 Yes / No
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Section E smoke or name and  Section F ( ) the ch  Has any a been declary insural If the ansi	: Does any person proposed to be in consume alcohol. If yes please individuantity per week  : In respect of any of the persons procect box):  application for life, health, hospital daily lined, postponed, loaded or been made ance company? wer is Yes, please provide the details  Paternal Payment Options - Monthly / Quarte	cate the  oposed to be insured (Please cash or critical illness insurate subject to any special condite ayment & Bank Account Decry / Half Yearly / Annual	se tick	nsure Insu 11 d 2 'es / Yes	ure Insure d 3 s / Yes /	d 4 Yes /
Section E smoke or name and Section F ( ) the ch	: Does any person proposed to be in consume alcohol. If yes please indict quantity per week : In respect of any of the persons project box): application for life, health, hospital daily lined, postponed, loaded or been made ance company? wer is Yes, please provide the details  Particular proposed to be in proposed to be in project to be in proj	cate the  oposed to be insured (Please cash or critical illness insurate subject to any special condite ayment & Bank Account Decry / Half Yearly / Annual	se tick	nsure Insu 11 d 2 'es / Yes	ure d 3 Yes / No	d 4 Yes /
Section E smoke or name and Section F ( ) the ch	E: Does any person proposed to be in consume alcohol. If yes please individuantity per week  E: In respect of any of the persons procect box):  Application for life, health, hospital daily lined, postponed, loaded or been made ance company?  Wer is Yes, please provide the details  Potentials: Amount Rs.  Payment Options - Monthly / Quarter  Payment Options - Cheque / DD / Company / Company / Cheque / DD / Company / Company / Cheque / DD / Company / Cheque /	cate the  oposed to be insured (Please cash or critical illness insurar a subject to any special condite cash or critical illness insurar a subject to any special condite cash or critical illness insurar a subject to any special condite cash or critical illness insurar a subject to any special condite cash or critical illness insurar a subject to any special condite cash or critical illness insurar a subject to any special condite cash or critical illness insurar a subject to any special condite cash or critical illness insurar a subject to any special condite cash or critical illness insurar a subject to any special condite cash or critical illness insurar a subject to any special condite cash or critical illness insurar a subject to any special condite cash or critical illness insurar a subject to any special condite cash or critical illness insurar a subject to any special condite cash or critical illness insurar a subject to any special condite cash or critical illness insurar a subject to any special condite cash or critical illness insurar a subject to any special condite cash or critical illness insurar a subject to any special condite cash or critical illness insurar a subject to any special condition and condition illness insurar a subject to any special condition in critical illness insurar a subject to any special condition in critical illness insurar a subject to any special condition in critical illness illness in critical illness illness illness illness illness illnes	se tick	Amount	ure d 3 Yes / No	d 4 Yes / No
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#### For refund (Excess Premium/PPC reimbursement) and for payment of claims credited directly into your bank account

Please provide the following bank details and a copy of a Cancelled Cheque for direct credit into your bank account:

Cheque No	Name as in Bank Account
Bank Name	Bank Account No
Branch Name	IFSC Code
Cheque Date	MICR Code
Cheque Amount for ₹	

#### Note:

- 1. The Proposer agrees and undertakes to intimate in writing to HDFC ERGO about any change in bank account details.
- 2. Cancelled Cheque should be of the same bank account in which the refund needs to be credited directly
- 3. Name on Cancelled Cheque should match with Proposer Name to ensure smooth refund / claim processing
- 4. If ECS is selected, please submit the standing instruction form available at our branches.

#### Declaration, Consent & Warranty on behalf of all Person(s) proposed to be insured

- i I/We hereby declare on my behalf and on behalf of all persons proposed to be insured that the above statements are true and complete in all respects to the best of my knowledge and that I/We am/are authorized to propose on behalf of these other persons including the minor/s insured, if any.
- i I/ We understand that the information provided by me/ us will form the basis of insurance policy, is subject to the Board approved underwriting policy of the Insurance company and that the policy will come into force only after full receipt to the premium chargeable.
- i I/We further declare that I/We will notify in writing any change occurring in the occupation or general health of the life to be insured/proposer after the proposal has been submitted but before communication of the risk acceptance by the Insurance Company.
- I/We declare and further consent to the Insurance Company to seek medical and other relevant information from any hospital who at any time has attended the person to be insured/proposer or from any past or present employer concerning anything which affects the physical and mental health of the person to be insured / proposer and seeking information from any insurance company to which an application for insurance on the person to be insured /proposer has been made for the purpose of underwriting the proposal and /or claim settlement.
- i I/ We declare and provide my unconditional consent that, pursuant to a claim filed by me/ us, the Insurance Company can seek medical and other relevant information/ documents for me/ us from any Doctor and/ or Hospital where I, or other Insured, had taken treatment i.e. OPD and/ or hospitalization etc.
- i I/We authorize the Insurance Company to share information pertaining to my proposal, including the medical records for the sole purpose of underwriting and/ or claims.
- i I/ We authorize the Company to process my/ our Personal information for profiling purposes and contact me/ us for (i) communicating for renewal of the Policy, (ii) upsell and/ or cross sale of other insurance products.
- i I/ We authorize the Insurance Company to share my/ our Personal Information and other relevant records details with (i) the Law Enforcement Agencies, as and when demanded and (ii) any other vendor as per the requirement etc. like printing the Insurance policy/ renewal reminders or any other such activity.
- i I/We authorize the Insurance Company to share my/ our Personal Information and/ or medical Information/ records with any Government and/ or Statutory authorities/ bodies, including but not limited to Insurance Regulatory and Development Authority of India (IRDAI), Insurance Information Bureau (IIB) and/ General Insurance Council etc.
- i Customer Satisfaction Surveys: I/ We hereby consent to the Insurance Company to use and share my/ our Personal Information with the vendors for the purpose of conducting customer satisfaction surveys and related activities aimed at improving service quality and enhancing the overall customer experience.
- Ayushman Bharat Health Account (ABHA) Declaration: I/We provide my/ our consent to access my/ our (all insured) medical and personal records/ details, as are available in my/ our Ayushman Bharat Health Account (ABHA) and share the same with Third Party Administrators, Reinsurer (if applicable), Service Provider/s of HDFC ERGO and/or with any Governmental and/or Regulatory authority for the sole purposes of underwriting my/ our proposal and/ or for checking the authenticity of claims lodged by me/ us and/ or to comply with the applicable Law/ Regulations.



i I/We hereby consent that, in any of the above scenarios, my/ our Personal Information and the medical documents etc. can be shared, and/ or accessed, as the case may be, without any intimation to me/ us.

Date
Signature of the Proposer
Time Place

**Note:** The liability of the company does not commence until the acceptance of the proposal has been formally intimated by the insured and full premium has been realized by the company.

We are under no obligation to accept any proposal for insurance. The Proposer agrees that the receipt of the Proposal Form by HDFC ERGO General Insurance Company Limited along with the premium payment does not tantamount to the acceptance of the Proposal for insurance by HDFC ERGO General Insurance Company Limited and does not result in a concluded contract of insurance. The acceptance of the Proposal for insurance shall be at the Company's sole and absolute discretion and upon full realization of the premium payment. In the event of acceptance of the Proposal for insurance by HDFC ERGO General Insurance Company Limited, such acceptance shall be specifically intimated to the Proposer by HDFC ERGO General Insurance Company Limited along with the date from which the insurance Cover shall become effective. HDFC ERGO General Insurance Company Limited shall not be liable for any claim in respect of an event giving rise to a claim covered under the Policy of Insurance that has occurred prior to policy issuance is not covered under this policy(Your proposal form will be considered after HDFCERGO General Insurance Company Limited receives premium payment.)

Fraud Warning: This policy shall be voidable at the option of the Company in the event of mis-representation, misdescription or non-disclosure of any material particulars by the Proposer. Any person who, knowingly and with intent to fraud the insurance company or any other person, files a proposal for insurance containing any false information, or conceals or the purpose of misleading, Information concerning any fact material thereto, commits a fraudulent insurance benefits

Anti-Rebating Warning: As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: 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 policy in respect to 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. Violation of Section41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Rs.10Lakhs.

## **VERNACULAR / ASSISTANCE DECLARATION**

Declaration in case the proposal is filled by other than the Proposer if the proposer is illiterate or having disability and requires assistance in completing the proposal form (to be certified by someone other than agent/employee of the company) (The content of this form and its particulars have been explained by me to the Proposer who has understood and confirmed the same)

Name of the Translator / Representative	
Place	
Date	Signature of the Translator / Representative
Name of the Proposer	
Place	
Date	Signature of the Proposer



Go Green and make a difference to our planet! We shall provide you with soft copy of your Policy at your registered e-mail id.

Note: Soft copy of your policy can be easily accessed at your fingertips to refer to terms and conditions, for lodging claims and for any other service needs.

☐ Additio	nally, by ticking the	check box we understand that you wish to	have a physical copy of your policy.			
			it "Help" section on www.hdfcergo.com or contact our			
custo	omer care for the sa	ne				
		Agent's Decl	aration			
		Agont o Door				
all the cincluding any details accommodate statements and more if	contents of this Prog statement(s), info ails sought here in we peted by the Cent(s)/information/resions, furnished/ to there has been a new content of the state	posal Form, Including the nature of the rmation and response(s) submitted by hin vill form the basis of the Contract of Insura Company for issuance of the Polsponse(s) is/are contained in this Propose furnished, the company shall have the on-disclosure of any material fact, the pol	lame) in my capacity as an Insurance Advisor/ Specified delationship Officer, do hereby declare that I have explained questions contained in this Proposal Form to the Proposer n/her in this Proposal Form to questions contained herein or nce between the Company and the Proposer, if this Proposal icy. I have further explained that if any untrue osal Form/ including addendum(s), affidavits, statements, right to vary the benefits which may be payable and further icy issued to his/her favor pursuant to this Proposal may be the Policy may be forfeited to the company.			
License No. (Advisor/Corporate Agent/Broker/Relationship Officer)						
Place:		Date:Signatu	ıre of Agent:			
		Check L	ist			
i. ii. iii. iv.	ID Proof: Proof of residence: Age Proof: Renewal Notice with c	Proof of Age				
	For Office Use Only					
Channel	Partner Code:	Branch Location:	Signature of Channel Partner:			
Insurance is the subject matter of solicitation						
		Acknowledgement C	customer Copy			

Received from Mr. / Ms. / Mrs.\_\_\_ Cheque No: \_\_ Drawn on\_\_\_\_ Bank for a sum of ₹ towards payment of premium on behalf of HDFC ERGO General Insurance Company Ltd. DateSignature& seal

Neither the submission to us of a completed proposal for insurance nor any payment for any policy sought obliges us to agree to issue a policy, which decision is and always shall be in our sole and absolute discretion. If we accept a proposal for insurance, it shall be subject to the policy terms and conditions and we shall have no liability to make any payment if premium is not received by us in full and in time, or is not realized. If we do not accept the proposal, we will inform you and refund any payment received from you without interest within next 30 days.

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146 CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Customer Experience Management, Customer Happiness Center: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078. For Claim/Policy related queries call us at +91 22 6234 6234/+91 120 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register & track claim. Product Name: my: health Women Suraksha | Product UIN: HDFHLIP22142V032122 | Product code: HE/RL/Health-1/160 8|Page



## Plan details: Women Cancer Plus Plan

Se c	Section Details	Coverage	Sum Insured Limits	
A1	Cancer Cover	Malignant Cancer of specified sites		
		Other Major Cancers		
		Carcinoma in situ of Cervix Uteri		
		Carcinoma in situ of Breast	1 L to 5 CR	
	Major Illnesses	Systemic Lupus Erythematous with Lupus Nephritis		
		Rheumatoid Arthritis		
		Severe Osteoporosis		
	1			
В	my: Health Active	Fitness Discount	NA	
		Health Incentives		
		Wellness & Health Coach		
С	Renewal Benefits	Preventive Health Check-up	NA	
_	Kenewai Benenis	Treventive Treatiti Offeck-up	IVA	
D	Coverages and Optional Covers	A2. Assault & Burns	Separate SI. Equivalent to Base Sum Insured	
		Pregnancy & New born Complications     Pregnancy Complications     Newborn Congenital Conditions	25% of SI, Max 500,000 25% of SI, Max 1,000,000	
		Post diagnosis Support     a. Molecular Gene Expression Profiling Test     b. Outpatient Counselling     c. Second Opinion	a. Upto 10,000 - Molecular Gene Expression Profiling Test - once in Policy term b. 3,000 per session for up to maximum of 6 sessions c. Upto 10,000	
		3. Loss of Job Benefit	Up to 50% of Monthly Salary, up to 6 months	