

Welcome to Apollo Munich Health Insurance Co. Ltd.

# Let's Uncomplicate



# Why Health Insurance ?

## Factors

Urban spending in healthcare will increase due to a variety of factors

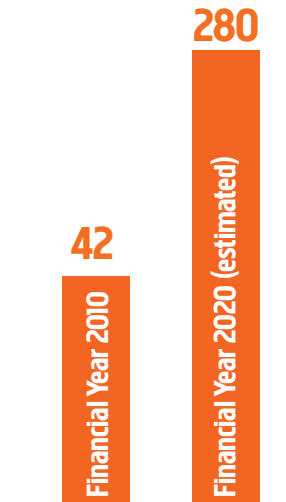
Increase in  
Lifestyle Diseases

Enhanced Quality  
of Hospitals

Increasing  
Affluence

## Healthcare Spend in India

USD Billion



## How do you ensure you can get the best quality treatment even if it costs a lot?

- ▶ Reduce savings- Postpone a dream
- ▶ Borrow money- Lose dignity
- ▶ Do nothing- Pray
- ▶ Compromise- Feel guilty
- ✓ **Take Health Insurance- Protect what's dear to you**

# Why Apollo Munich



53 Hospitals,  
1068 Pharmacies,  
8000 Doctors and  
Trust of 19 million patients

**We know healthcare.**



Over 5000 Experts across  
26 locations worldwide,  
Customers from over 100 countries

**We know insurance.**

# Philosophy

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**Let's Uncomplicate.**

**Not only a positioning but a belief and journey.**

**We make quality healthcare easy and accessible.**

**Simple language, clear policies, transparent procedures and innovative products, making health insurance the way it ought to be.**

# All our plans come with...

- ▶ **Great customer service**
- ▶ **100% Life long renewal**
- ▶ **No additional loadings at renewal**
- ▶ **Clear policy wordings and conditions**
- ▶ **Cashless access to the best 10,000 doctors and 4500 hospitals in over 800 cities**
- ▶ **Tax deduction under Section 80D\***
- ▶ **Our healthcare and health insurance expertise**
- ▶ **One of the fastest claims settlement in the industry**
- ▶ **Healthline for anytime health assistance**
- ▶ **Free Online Health Risk Assessment Tool**

## USP

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- Plan **exclusively** created for Senior Citizens at any age
- **Comprehensive** coverage for hospitalization
- Option to choose a **higher insurance** cover upto 5 Lakhs
- Hassle free **lifelong cover** for you and your spouse
- **No unpleasant** surprises in the form of **claim based loadings** on renewals
- Get **cashless treatment** across 4000 network hospitals across 800 cities
- Get a non cumulative **5% discount** on the renewal premium after every claim free year
- Receive a free **second opinion** from our medical panel for listed 'Critical Illnesses'

## Coverage Benefits

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- **In-patient Hospitalisation** : Coverage for in-patient hospitalisation with no sublimits/ co payments
- **Pre Hospitalisation** : Coverage for **30 days** prior to admission in hospital
- **Post Hospitalisation** : Coverage for **60 days** post discharge from hospital
- **Day Care Procedures** : 140 procedures Covered
- **Domiciliary Treatment** : Covered
- **Organ Donor** : Covered
- **Emergency Ambulance** : Covered
- **E-opinion** : Covered



some  
thing  
nice  
for  
Seniors



Buy a plan  
for 2 members and get

**5%**  
additional discount

Buy a 2 year plan & get

**7.5%**  
additional discount

## Remember

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- **30 days waiting period:** For the first 30 days of your policy we would provide cover only for medical expenses arising out of accidental emergency conditions.
- **2 years disease specific waiting period:** For specific diseases like cataract, hernia, hysterectomy, joint replacement, hydrocele etc. your claims would be payable only after you have completed 2 consecutive years as our insured customer.
- **Pre-existing disease:** In case you have any existing condition, please remember to declare all such medical conditions at the time of taking the policy. Pre-existing diseases, except for any medical condition / disease for which we have applied specific exclusion, shall be covered from 4th year of the policy if the proposal is accepted and policy is issued to You.
- **Apollo Munich would not provide cover for...**
  - Expenses arising out of medical conditions like HIV, AIDS & related disease.
  - Expenses arising out of medical conditions pertaining to Internal & external congenital diseases.
  - Expenses arising out of Non-allopathic treatments.
  - Expenses for artificial limb and external devices.
  - Expenses for Cosmetic treatment or items of personal comfort and convenience.

**Please refer to the policy wording for the comprehensive set of exclusions**

# Commitment

**Our customer comes first**

4000 Hospitals, 800 Cities. Cashless Treatment

**Policy  
Issuance:**

## **Policy Issuance:**

Over 93% of the policies are issued within 7 working days while 83% of the times the policy is issued within 3 working days.

**Cashless  
Services:**

## **Cashless Authorization:**

Over 90% of the times, the cashless authorization is done within 2 hours of claim intimation.

**Customer  
Satisfaction:**

## **Claims Settlement:**

Over 95% of the claims are settled within 30 days with average claims settlement duration of 15 days for clear cases.

## **Customer Satisfaction:**

We keep a track of our customer satisfaction level where on average 85% of our customers are satisfied and advocate for us.

## **Renewal Rate:**

Over 80% of our existing customers renew their policy every year.

Best Insurance Provider in the private sector, **Outlook Money Award 2013**. For being rated the 22nd Best Company to Work For in India, **Great Place To Work 2013**. On the back of robust business growth in FY12-13 across a variety of parameters and a high commitment towards customer service in terms of efficient claims settlement and showing innovative approaches to product and technology management and customer engagement, **Health Insurer of the year 2013**. Industry No. 1 in Insurance Category & Asia's most promising brand – Apollo Munich, **Asia's Most Promising Brands and Leaders 2013**. Asia's most promising leader – Mr Antony Jacob, **Asia's Most Promising Brands and Leaders 2013**. Excellence in Marketing – **Asia's Most Promising Brands and Leaders 2013** for instituting a robust Health and Wellness Management technology platform, **The Technology Maturity Award 2013**. For excellence in six sigma practices within the organization as displayed through projects that are executed in the organization, **Lean and Six Sigma Excellence Awards - 2013**. Brand Sustainability, **Brand Leadership awards 2013**. HR Partner forum, **Human Resources Shared service 2013** for all-round green computing initiatives, **TOP Green IT Enterprise Award 2013**. Mission Paryapta' being the 2nd Best Six Sigma Project in Service industry (DMAIC & DFSS), **2nd Best Six Sigma Project**. Best film (Financial Product category), **Abby's (Bronze) 2013**. For being rated amongst Top 50 companies having upto 1000 employees; Best in its industry and ranked third in insurance industry, **Great Place To Work 2012**. Best Insurance Provider in the private sector, **Outlook Money Award 2012** For our unbelievable product OptimaRESTORE, **Innovation Award 2012**. This award was in recognition of our unbelievable product, **OptimaRESTORE, Innovation Of The Year award 2012**. For our Unbelievable product OptimaRESTORE in the Best Product Innovation Award category, **India Insurance Awards 2012**. For being rated amongst top 50 in financial inclusion projects during 2011, **Financial Inclusion Awards 2012**. For the effectiveness exuberated by its marketing campaign – 'Making Time to Pause', **Effie Awards 2012**. For all-round green computing initiatives, **TOP Green IT Enterprise Award 2012**. For being a Role Model and Exemplary Leader in benchmarking talent and HR practices, **Best Employer Brand Award 2012**. Silver for Marketing Campaign (OptimaRESTORE), **Digiratti Award 2012**. Insurance companies use the report 'Social Media in the Indian Insurance Industry: User Maturity Benchmarking' to evaluate the overall maturity of their social media usage and benchmark themselves against peers, **User Maturity Benchmarking 2012**. Best Company to work in its industry and Among the top 100 companies to work with having upto 1000 employees, **Great Place To Work 2011**. Futuristic Hall of Fame, **Hall of Fame 2011** For the best Six Sigma project in the DMAIC – Services category, **Symbiosis award 2011** For demonstrating market leadership in sales generated through the online medium, **E-Business Leader 2011**. For implementing a workflow-enabled system that supports straight through processing of the entire health product lifecycle with integration to all back end systems, **Technology Leader Award 2011**. Silver under Service Category, **Indian Digital Media Awards 2011**. For best recruitment ad in Services, **The Remy Award Nomination 2011**. For its print media advertisement for inviting applications for sales positions, **The Remy Award 2011**. Most Effective Outdoor Plan, **OOH 2011 for Outdoor Advertising & Digital Signage**. Best Outdoor Plan – Strategy, **OOH 2011 for Outdoor Advertising & Digital Signage**. Policy Administration SysteFor m (PÁS) category, **Policy Administration 2010**. Design, distribution and servicing of health insurance products, **ISO - 9001:2008 certification 2009**. Best corporate wellness organisation, **CII Wellness Award 2009**. Best Media Plan of the year, **Outdoor Advertising Awards 2009**



# Ours is an uncomplicated success story.



# How to Buy



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Contact us on our Toll free Number

**1800-103-0555**

Visit to our

**73**

branch offices across India

Our Offices are present

in all major cities which

include HYDERABAD,

CHENNAI, KOLKATA, BAN-

GALORE,

MUMBAI, DELHI,

PUNE, AHMEDABAD,

JAIPUR, CHANDIGARH,

LUCKNOW and COCHIN

Branch Locator

Internet connectivity required