



CRITICAL ADVANTAGE RIDER

When it comes to planned medical care abroad, we got you COVERED with **CRITICAL ADVANTAGE RIDER**



Critical Advantage Rider

The rider offers you freedom to avail specialized and best healthcare services worldwide for listed major illnesses. It offers you hassle free medical treatment at our network centers with all coverage of travel costs for the insured and accompanying relative; accommodation expenses; second opinion & post hospitalization expenses.



Plan USP



The rider offers choice of getting treated anywhere in the world in our network hospitals.



All arrangements for treatment, travel and accommodation of the insured will be taken care of by us.



The plan also offers Second Opinion service for the listed illnesses with an international panel of doctors.

Following are the major illnesses covered under the Plan

- Cancer Treatment
- Live Donor Organ Transplant
- Coronary Artery by-pass surgery
- Bone Marrow Transplant
- Heart Valve replacement or repair
- Pulmonary artery graft surgery
- Neurosurgery
- Aorta Graft Surgery



Features & Benefits

BENEFITS	SUM INSURED- USD 250,000; USD 500,000
a. Inpatient Treatment	Upto Sum Insured
b. Post Hospitalisation	
c. Accommodation expenses	
d. Travelling expenses	
e. Repatriation Expenses	
f. Second opinion for major illness	Covered



Points to Remember

- This policy covers persons in the age group 91 days to 65 years. The maximum entry age is restricted upto 65 years. The Minimum entry age for Adult is 18 years and maximum is 65 years. The minimum entry age for child is 91 days and the maximum is 25 years.
- No maximum cover ceasing age.
- The rider will be issued for a period of 1 or 2 year(s) period depending on policy tenure of base policy, the sum insured & benefits will be applicable on Policy Year basis.
- This rider can be issued to an individual and/or family only on individual Sum Insured basis.
- This rider will be offered with Easy Health/ Optima Restore/ Apollo Munich Health Plan where base policy Sum Insured is Rs.10 lacs & above.

- This rider is not offered to NRI/ PIO. It is allowed only for Indian Citizens.
- The relationships allowed will be as defined in base policy.
- The Sum Insured of the dependent insured members should be equal to or less than the Sum Insured of the primary insured member.
- Sum insured of dependent parents must be the same.
- Sum Insured for all the children must be same (*Note: Rider will be opted on all or none basis for all dependents.*)
- This rider covers only planned treatment abroad.



Premiums (in INR)

Age Band	USD 250,000	USD 500,000
0-17	4,833	5,490
18-35	7,767	8,947
36-45	11,698	13,286
46-50	18,115	20,584
51-55	20,395	23,181
56-60	22,434	25,500
61-65	24,385	27,717
66-70*	25,494	28,977
71-75*	26,708	30,357
76-80*	26,708	30,357
>80*	26,708	30,357

- Premiums are exclusive of service tax.
- The premium will be charged on the completed age of the individual insured member.
- Premium rates are subject to change with prior approval from IRDAI.
- Please note that your premium at renewal may change due to a change in your age or changes in the applicable tax rate.
- Premium discount of 7.5% (on total premium of first and second year) if two year policy tenure is opted.

Exclusions

All general exclusions as mentioned in the Base Plan unless otherwise stated in Section 1 of Critical Advantage Rider policy wordings.



How to avail benefit ?

Claim Notification

- You should intimate claim to Us.
- Post checking eligibility We will share the claim details with our authorized service provider.
- Our authorized service provider will share list of documents to be shared on Policyholder's email id.

Additional Information

- After assessing the documents, Our authorized service provider will confirm the eligibility of the claim and share list of recommended Hospitals to the Insured.

Issuance of Preliminary Medical Certificate

- On receipt of the Insured's confirmation of his/ her decision to receive treatment abroad at a Hospital selected from the list of recommended Hospitals for treatment.
- Our authorized service provider will issue a Preliminary Medical Certificate valid only for that Hospital.
Note: Preliminary Medical Certificate is valid for only 3 months of issue.

Note:

- This rider covers only planned treatment abroad on cashless model.
- Reimbursement is not allowed in this rider.
- Authorized service provider for this rider will be Best Doctors.

Terms of Renewal

- We offer life-long renewal unless the Insured Person or any one acting on behalf of an Insured Person has acted in an dishonest or fraudulent manner or any misrepresentation under or in relation to this rider or the rider poses a moral hazard then the rider shall be cancelled ab-initio from the inception date or the renewal date (as the case may be), or We may modify the rider. In case a claim is made under such Rider, it shall be rejected/repudiated and all benefits payable under such rider shall be forfeited with respect to such claim.
- **Grace Period** - Grace Period of 30 days for renewing the rider is provided under this rider.
- **Maximum Age** - There is no maximum cover ceasing age on renewal in this rider.
- **Waiting Period** - The Waiting Periods mentioned in the policy wording will be waived on renewal of your rider.
- Renewal premium are subject to change with prior approval from IRDAI. Any change in benefits or premium (other than due to change in Age) will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated atleast 3 months in advance.
- In the likelihood of this rider being withdrawn in future, intimation will be sent to insured person about the same 3 months prior to expiry of the rider. Insured Person will have the option to migrate to similar indemnity health insurance policy available with us at the time of renewal with all the accrued continuity benefits such as waiver of waiting period etc. provided the policy has been maintained without a break.
- Sum Insured cannot be enhanced in this rider.
- We will not apply any additional loading on your policy premium at renewal based on claim experience.
- All other general conditions will be as mentioned in Base Plan.

Tax Benefit

The premium amount paid under this rider qualifies for deduction under Section 80D of the Income Tax Act, subject to applicable tax laws.

Disclaimer

This is only a summary of the rider features. The actual benefits available are as described in the rider, and will be subject to the rider-terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.



The Apollo Hospitals Group, Asia's one of the largest healthcare provider and Munich Health, one of the world leaders in health insurance, come together to make quality healthcare easy and accessible. Simple language, clear policies, transparent procedures and innovative products, making health insurance the way it ought to be.

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REACH US

Apollo Munich Health Insurance Co. Ltd.

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