

# General

## What is Health Insurance/Mediclaim?

Health Insurance/Mediclaim is protection against medical costs. A health insurance policy is a contract between an insurer and an individual /group in which the insurer agrees to provide specified health insurance cover at a particular premium. The health insurer usually provides either direct payment (cashless facility) or reimburses the expenses associated with illnesses and injuries.

Mediclaim Insurance is a cover, which takes care of the hospitalization expenses subject to maximum sum insured of the Insured in respect of the following situations:

- A. In case of a sudden illness.
- B. In case of an accident.
- C. In case of any surgery, which is required in respect of any disease which has arisen during the policy period.

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