

General

In case of family floater health insurance what happens if the primary insured person expires? Can the policy be renewed by any of the surviving members of the policy? Also, As my age increases can i migrate from family floater to individual plan?

If the primary insured person expires, the other Insured Persons may apply to continue the Policy within 30 days of his/her death provided that they have identified a new adult policyholder who is a member of their immediate family. All relevant particulars in respect of such person (including their relationship) must be given to the company along with the application. If the company accepts such application, then the Policy shall be treated as having been renewed without any break in cover.

Migration from family floater to individual may be allowed on acceptance of proposal by the company.

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