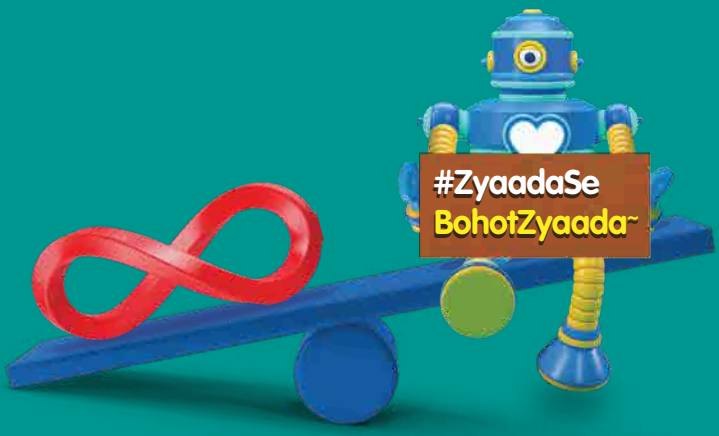
RELIANCE GENERAL INSURANCE

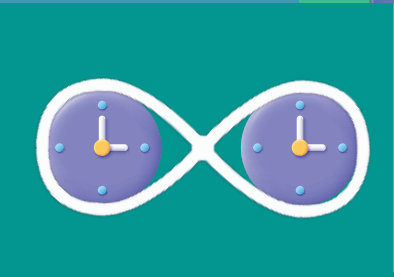
HEALTH INSURANCE

Reliance Health Infinity Insurance

Limitless Policy.
Limitless Benefits.

Tech+ ♥ = *Live* Smart





Imagine your economy seat being upgraded to a business class, just as you walk-in to the aircraft, or ordering a plate of sushi and getting a tiramisu complimentary. Isn't the feeling great when you receive zyada than what you had asked for. So, why should your health policy not give you Zyaada, infact **Zyaada se bohot Zyaada!** We heard you and that's why we, at Reliance General Insurance, bring to you an insurance cover that offers you limitless policy with limitless benefits. You can customise the policy as per your needs with the the convenience of technology for faster assistance and with a whole lot of Heart that knows the care your health needs.

Reliance Health Infinity Insurance is the new way to *Live* Smart with Tech+ ♥

Zyaada Reasons To Choose Us

MORE COVER*

Your go-to More Benefit now gives you an enhanced cover on every Sum Insured. For eg. You get ₹ **1.5 Crores** of more cover when you opt for a SI of ₹ **5 Crores** which means you get a total coverage of ₹ **6.5 Crores**

MORE TIME*

This is a cover that stays longer. Have you heard of a policy expiring in 13 months instead of 12 months? Well this one does. We also offer you a **26 months** cover when you choose the **24 months** plan.

MORE GLOBAL*

Your health cover is no more bounded by boundaries. So, if you are a frequent globetrotter, we will not just cover Global **emergencies** but even your **planned treatments** up to defined limits.

Note: The MoreTime shall not be available for a 3 year Policy Period.

We've got your OPD expenses covered+^

From consultations with Super Specialist to Diagnostic tests, we've got your OPD treatment expenses covered. Want more? Well… we've made sure your dental treatment, surgical treatment & even your drug prescriptions are taken care of, up to 35% of OPD limit.

Maternity Cover begins in just a Year+^

We understand how important it is to have your maternity expenses taken care of, so we have a waiting period of just 1/2 years (as opted) to give you the advantage of getting your cover sooner.

Unlimited Restoration of Sum Insured+^

Hospitalisation cannot be budgeted, so if a medical claim exhausts your base sum insured within a policy year, we automatically restore it 100% back for your use. So, if your sum insured was ₹10 Lakhs initially, and you claimed it all, we refill ₹10 Lakhs back, so that you can use 100% of your Sum Insured again in case of a related or unrelated illness/injury. Toh hai na Zyaada Se Bohot Zyaada?

*Your policy premium includes one of the More Benefits for you to avail, while the other two can be opted by paying some additional premium. You can even opt out of the More Benefits and earn an additional discount on your premium.

+^These are optional covers and need to be opted separately while purchasing the policy.

Zyaada Add-On Benefits+

Limitless Covers

Consumables Cover
Pays for miscellaneous expenses like syringe, gloves etc. up to Sum Insured opted, which are usually non-payable.

Unlimited Restore Benefit
Restore your base Sum Insured unlimited times in a year. You can use it for subsequent claim of related* or unrelated illness/injury.

Smart Protector

Super Charger
Charge up your policy with an additional SI of either 20% or 33.33% of SI (as opted) at the end of each policy year. (max upto 100% of SI)

Air Ambulance
In an emergency life-threatening condition, get airlifted to the nearest hospital for medically necessary treatment.

Mother & Child Care

Maternity Cover
Covers maternity expenses (Normal & C-section) for ₹1 Lakh or ₹2 Lakhs depending on the coverage opted.

Maternity Waiting Period
Waiting period of only 1 or 2 years as per selection.

Newborn Baby and Vaccination Cover
Cover your newborn and their vaccination expenses for ₹1 Lakh.

Note: The mother and child care Cover is available only for a 3 year policy period.

*Upto 100% of SI for related illness/injury for SI 5 Lakhs.

+These are Add-on benefits and need to be opted separately.

Other Add-On Benefits

OPD Cover
Your OPD consultation with medical practitioners to diagnostic tests, OPD for dental treatment and surgical treatments are covered. Prescription drugs are covered upto 35% of the OPD limit opted.

Medical Equipment Cover
Ever thought that your policy would cover medical equipments too? Well, this one does. The policy covers Durable Medical Equipment up to 5% of SI subject to max ₹2.5 Lakhs and Small Medical Equipment up to 1% of SI subject to max ₹20,000.

Double Cover
Get additional 100% of Sum Insured for the same claim.

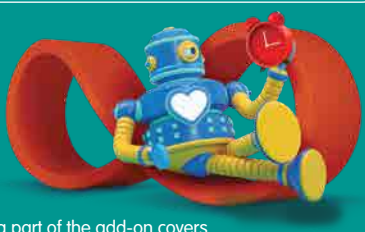
Home Care Treatment
Medical expenses related to listed home treatments are covered within SI limits.

Change In Pre-Existing Waiting Period
Change the pre-existing waiting period to, 24 months or 12 months.

Reduction In Specific Illness Waiting Period
You can now reduce your waiting period on specific illness to 12 months.

Reduction In Room Rent
Change your hospital room category as per your requirement.

Voluntary Aggregate Deductible
Reduce your premium amount by opting for a Voluntary Aggregate Deductible.



Note: The above mentioned benefits are a part of the add-on covers.
+These are Add-on benefits and need to be opted separately.
**Get discount if you opt for a PED waiting period of 48 months.

Choose A Limitless Plan With Us!

Sum Insured (in .)	₹5 Lakhs	₹10 Lakhs	₹15 Lakhs	₹25 Lakhs	₹50 Lakhs	₹1 Crore	₹2 Crores	₹3 Crores	₹4 Crores	₹5 Crores
Section 1: Basic Benefits										
a) Inpatient Care	No Sub-limits									
b) Special Treatments (in ₹.)	<₹ 10 Lakhs covers up to 50% of SI &>= ₹ 10 Lakhs covers 100% SI									
c) Day Care Procedures	Within Sum Insured									
d) Domiciliary Hospitalisation	Within Sum Insured									
e) Organ Donor	Within Sum Insured									
f) Ayush Benefit	Within Sum Insured									
g) Pre-Hospitalisation Medical Expenses	Covered Upto 90 days (Within Sum Insured)									
h) Post-Hospitalisation Medical Expenses	Covered Upto 180 days (Within Sum Insured)									
i) Emergency Ambulance	Within Sum Insured									
j) Transportation Benefit	Maximum upto ₹500 per hospitalisation (Within Sum Insured)									
k) Restore Benefit	On subsequent claim, one restore up to 100% SI for unrelated illness/ injury									
Section 2: More Options Benefits										
a) MoreCover* (in ₹.)	₹2 Lakh MoreCover On a 5 Lakhs SI	₹3 Lakh MoreCover On a 10 Lakhs SI	₹5 Lakh MoreCover On a 15 Lakhs SI	₹7.5 Lakh MoreCover On a 25 Lakhs SI	₹15 Lakh MoreCover On a 50 Lakhs SI	₹30 Lakh MoreCover On a 1 Crore SI	₹60 Lakh MoreCover On a 2 Crores SI	₹90 Lakh MoreCover On a 3 Crores SI	₹1.2 Crore MoreCover On a 4 Crores SI	₹1.5 Crore MoreCover On a 5 Crores SI
b) MoreTime*	Extended Policy Year of 13 months if Policy period is 1 year and Extended Policy Year of 26 months if Policy Period is 2 years									
c) MoreGlobal*	Covers emergency hospitalization and day care treatment up to 100% of SI (Within Sum Insured) Sub-limit of ₹50 Lakhs or SI whichever is lower for Planned In Patient-Treatment.									

*Your policy premium includes one of the More Benefits for you to avail, while the other two can be opted by paying some additional premium. You can even opt out of the More Benefits and earn an additional discount on your premium.

Discount, Discount and Zyaada Discount

Voluntary Co-payment Discount###

If you opt for the 10% voluntary co-payment option in your policy, we offer a 10% discount on your premium.

Policy Tenure Discount

Choose a long term policy for 2 or 3 years and get an additional discount of 10% by paying premium in advance as a single premium.

Family Discount++

Get a special discount of 10% depending on your family size when you insure more than one family member in the same policy rather than a family floater plan.

Renewal Discount++

While you continue to enjoy the benefits offered with your policy, we offer you a 2.5% discount on your premium at the time of renewal.

Prime Discount++

If you are an existing customer, Reliance Group employee or a shareholder you get a 10% discount on your health infinity premium.

Online Discount++

If you are an insured person buying the policy online through RGI website/Mobile app/website or mobile app of our insurance partner or any duly licensed web aggregator you can get a 10% discount on the premium.

Girl Child Discount++

Get an exclusive 5% discount on the premium of your floater policy if you insure a girl child.

BMI discount/loading++

BMI	Discount /Loading
Underweight and overweight category	No loading or discount
Normal category	5% discount
Obesity category	5% loading
Morbid obesity category	10% loading subject to acceptance

Early Bird Discount++

You get a discount of 5% if you are porting the policy within 3 years and 3 months from time of first policy purchase, with age less than 50 years and no PED.

###Co-payment is not mandatory in Reliance Health Infinity Insurance

++Total discount for mentioned benefits is limited to 35%

Note: Online Discount applicable only if the policy was purchased through above mentioned online platforms without the involvement of any other insurance agent or insurance intermediary.

Credit Score discount/loading++

You get discounts on premium based on your credit score. So, the better your credit score, the more the discount you receive on your premium.

Category	Discount
Excellent category (above 750):	7.5% discount
Good category (650-750):	5% discount
Avg category (550-650) and where credit score is not available	No loading or discount
Poor category (Upto 550)	5% loading

Concurrent Disclosure Discount##++

Have parallel health policies? Get 2.5% discount on your premium.

Female Proposer Discount++

Enjoy a 5% discount if the proposer is a female.

Vaccination Discount++

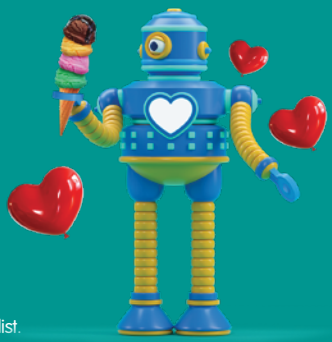
If you have taken Covid-19 vaccine and/or booster or Human Papilloma virus vaccine and/or Pneumococcal vaccine, you get a 2.5% discount.

Stay Healthy Discount

Sharing your annual health check-up results with us will get you a 10% discount on your renewal premium.

Zone Wise Relativity

Enjoy 20% discount if you reside in Zone B^^



^^Refer to the Prospectus for the zonal list.
Note: Applicable for new business

Reliance Health Infinity Insurance
UIN: RELHLIP23120V042223.

Policy Covers Everything But This^

Non-Medical Exclusions

- War or similar situations
- Breach of Law with criminal Intent
- Intentional self-injury or attempted suicide
- Dangerous & hazardous activities e.g. adventure sports, military or air-force operations

Medical Exclusions

- Illness or injury resulting from the use of alcohol, tobacco, narcotics or psychotropic substances
- Self-detachable or removal artificial body parts
- Treatment outside India except if opted for More Global
- Unregistered hospitals
- Correction of eye sight except to the extent covered in Special Treatment
- Cosmetic, aesthetic and re-shaping treatment and surgeries unless required because of illness or injury
- Alternative treatments except to the extent covered in Ayush Benefit
- Out-patient basis treatment
- Unproven/Experimental treatments
- Admission primarily for diagnostics and evaluation only
- Any diagnostic expenses not related/not incidental to covered illness
- Run-down condition i.e. rehabilitation, convalescence
- Hearing aids, spectacles or contact lenses except covered in Special Treatment
- External congenital anomaly
- Any form of hormone replacement therapy (HRT) and/or administration of other hormonal medication
- Venereal disease, sexually transmitted disease or illness
- Maternity expenses
- Infertility, Sterility, Birth control
- Treatment and supplies for analysis and adjustments
- Dental treatment
- Non-payable items as per Annexure
- Treatment rendered by a doctor outside his discipline
- Treatment or drug not supported with prescriptions
- Investigation & Evaluation
- Rest cure, rehabilitation and respite care
- Obesity/Weight Control
- Change-of-Gender treatments
- Excluded Providers
- Wellness and Rejuvenation
- Dietary Supplements and Substances
- Refractive Error less than 7.5 dioptres

^For complete list & understanding of exclusions, please visit www.reliancegeneral.co.in

Check Your Eligibility

Age	Child: 91 days to 30 years Adult: 18 years to 65 years Age based on completed years No maximum cover ceasing age
Family Composition for Floater policy	Maximum 8 members, (2 Adults and up to 6 children)
Policy Period Option	1/2/3 Years
Pre-Policy Check-up (PPC)+#	Above 55 years of age PPC will be applicable irrespective of opted Sum Insured.

Waiting Period

First 30 Days Waiting Period	30 days from the start of the policy date towards treatment of any illness except claims related to an accident.
Pre-Existing Disease Waiting Period	3 years waiting period for expenses related to the treatment of PED. A continuous coverage of 36 months is essential after the date of inception of the first policy.
Specific Waiting Period	2 years of waiting period applies on specific diseases. A continuous coverage of 24 months is essential after the date of inception of the first policy.

Policy Cancellation

Please refer to the policy wording for the cancellation grid.

+#100% PPC costs will be absorbed by us and reports will be issued to the Insured for Accepted Cases only. For more details kindly refer to the Policy Wordings or Prospectus.

Easy Steps To Claim

Inform our health claims team, RCARE, of hospital admission using the number 022-4890 3009 (Paid) given on your health card

Submit the required documents to RCARE

Network Hospital - RCARE will arrange for Cashless facility
Non-Network Hospital - For reimbursement claims, please follow the process as mentioned in our policy wordings

To make a smart choice, get in touch with us right away!

Website	reliancegeneral.co.in
Call	022-4890 3009 (Paid) **022-33834185 (Paid) – Exclusive line for Senior citzens**
WhatsApp	74004 22200

Contact our Insurance Advisor

Need the BroBot Speed.
Go digital with us

RELIANCE Selfi

Available on the App Store

GET IT ON Google Play

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.
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 in respect of 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 prospectuses or tables of the insurer.

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website www.reliancegeneral.co.in and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax Laws are subject to changes as per the amendments from time to time. ~This is a campaign tagline which indicates the additional add on options available for the customer to choose from apart from the standard cover provided in policy plan.

IRDAI Registration No. 103. Reliance General Insurance Company Limited
Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai- 400063. Corporate Identity Number: U66603MH2000PLC128300. Reliance Health Infinity Insurance. UIN: RELHLIP23120V042223. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.

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