



"Holistic Approach towards Wealth"

Prepared for clients of Profit Tantra Financial Services:

Note : This write up is prepared as all the terms and condition are not mentioned in brochures.



- 90 days waiting period for normal claims
- All day care procedures are covered
- No Specific Waiting Periods of 2 years 😊 for persons below 60 years
- Specific Waiting Periods : For all Insured Persons who are above 60 years of age as on the date of commencement of the first Policy Period, the conditions listed below will be subject to a waiting period of 24 months :
 1. Stones in the urinary system (eg kidney/bladder)
 2. Stones in biliary system (eg gall stones)
 3. Cataract
 4. BPH - Benign prostatic hypertrophy
 5. Menorrhagia, Fibromyoma, Uterine prolapse including any condition requiring Hysterectomy.
 6. Piles (Haemorrhoids)
 7. Hernia (Inguinal/umbilical and gastric)
 8. Degenerative disorders of knee/hip
 9. Chronic renal failure or end stage renal failure
 10. Retinopathy
 11. Diabetes and related treatments
- Pre-existing disease covered after 4 years of policy inception, in case of silver plan and after 2 year in case of gold plan
- Co-pay : If any Insured Person is 65 years of age or over on the date of commencement of the current Policy Period, then it is agreed that We will only pay 80% of any amount We assess for payment or reimbursement in respect of any claim made by that Insured Person.

If age is 62 years than co pay will reduce by 5% every year, hence at 65 years will 5% only.
- Shared accommodation in case of Silver plan heart beat and family first.

Claim Procedure :

- Call the 24-hour helpline 1800 3010 3333 for assistance
- In case of emergency hospitalization, information to be given within 24 hours after hospitalization
- In non-network hospitals, payment must be made upfront and then reimbursement will be effected on the submission of documents
- Profit Tantra Financial Services Customer Support contact no :
 - Mr Niraj 9916740560/99167-40909 Mr Deepak 080-41654424 / 81233-51336