

**Prepared by:**

**Profit Tantra Financial Services**

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



- Cannot be claimed in first year of policy  
Benign Prostate Hypertrophy, Hernia, Hydrocele, Conginital Internal disease/defect, Fustula in anus, Piles, Sinusitis and related disorders, gallstone, and renal stone.
- Cannot be claimed in first two year of policy  
Cataract, Hysterectomy, for Menorrhagia or Fibromyoma, Knee Replacement Surgery, Joint Replacement Surgery Prolapse of intervertebral disc, Varicose ulcers.

Sublimits:-

- Amount payable in case of following disease : Cataract 20,000/- in respect of one eye and 30,000/- in the entire policy period
- Lithotripsy (Kidney stone removal ) : 20,000
- Tonsillectomy : 7,500
- Incision and Drainage of Abscess : 1,500
- Liver Aspiration : 2,000
- Pleural Effusion Aspiration : 2,000
- Colonoscopy : 2,000
- Selerotherapy : 5,000
- Hospitalization Cover : In-patient hospitalization expenses for minimum of 24 hours. Includes room rent and boarding expenses 2% of sum insured and maximum 4,000 per day.
- Emergency ambulance charges for transporting the insured patient to the hospital upto a sum insured of Rs 750/- per hospitalization and overall limit of Rs 1500/ per policy period.
- Post hospitalization- a lumpsum calculated at 7% of the hospitalization (excluding room charges) subject to a maximum of Rs. 5000 payable.
- Pre-existing disease after 4 years
- Call the 24-hour helpline 1800 425 2255 for assistance

- ❖ Customer care no : for policy queries : 1800 425 2255
- ❖ Profit Tantra Financial Services Customer Support contact no :
  - Mr Alok 9035009808
  - Mr Sunil 9035009808
  - Mr Niraj 9916740560