



M3 INSURANCE

Mediclaim, Motor & More.

by **KATARIA**

If it's important to you,
it's important to us.

Mediclaim Policy

We
got you
covered

**25+ years on
5000+ claims later
20,000+ happy customers**

**Present across India
In 300+ Cities**

KATARIA Legacy

We work towards creating a secure, stress-free environment so you can focus on growth & expansion. Our parent company, Kataria Insurance, is a Government authorised agent under IRDA, specialising exclusively in Gems and Jewellery Insurance for over 25 years. We are one of the largest retail insurance Agent in India with presence in over 300 cities. Our nationwide chain of offices is staffed with experienced team, providing you round-the-clock assistance with insurance & claims.





Why should you get a mediclaim insurance plan?

- ✓ Protection against rising medical costs
- ✓ Access to high quality healthcare facilities
- ✓ 80D Tax Benefits
- ✓ Relieve stress and anxiety

What is Medicclaim? (Health Insurance Plan)

Covers your personal financial losses when you or your family is faced with a health condition or medical emergency.



What is instantly covered after taking Medicclaim Policy?

Accidents are covered from the day 1



Features

What is covered?

Hospitalisation

Covers for hospitalisation expenses due to an Illness, Accident, or Critical Illness up to your sum insured.



Day Care Procedures

This covers medical treatments that require less than 24 hours like a kidney stone, dialysis, piles, sinus, cataract.



Pre and Post Hospitalisation Charges

Doctor's consultation bills, pathology bills and medicines pharmacy bills, 30 days before and 60 days after the hospitalizations are included.



Auto Recharge Facility

If your sum insured gets exhausted during the policy period, your policy will get automatic recharge up to 100% of the sum insured within your policy period.



Room Rent

Covers for room rent charges and nursing charges.



Free Health Check-up

2 family members for the policy holder will get a free health checkup.



Ayush Treatment

Coverage for expenses of Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy (AYUSH) treatment only when it has been undergone in an AYUSH hospital or in AYUSH Day Care Center on a reimbursement basis (Government recognized hospitals).



No Room Rent Capping

Choose any hospital room you want during your treatment i.e. there is no maximum room rent limit. This also covers the ICU (if needed) as long as your total claim amount is up to your sum insured.



Features

What is covered?

Ambulance Charges

Up to ₹ 10,000/- covered under road ambulance charges for hospitalisation per event.



Donor and organ transplant

The hospitalisation charges of an organ donor and the expenses incurred for organ transplant surgery are covered.

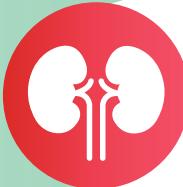
No Claim Bonus

An increase in the base sum insured is awarded anywhere between 10% to 50% for every claim free year.



Domiciliary Hospitalisation

Coverage for patients who cannot be admitted to a hospital for treatment due to physical ailments or unavailability of room in a hospital.



Higher Sum Insured

The sum insured as high as ₹ 3 Crs can be availed for health diagnostics both in India & internationally



International Coverage

Your mediclaim covers the health diagnostic expenses both in India and if required internationally.



Guaranteed Bonus

You get guaranteed bonus even though you avail any claim.



Lifetime Renewal

Avail the benefit of renewing your Mediclaim Insurance policy for lifetime



Additional Features



Air Ambulance:

Coverage upto the base Sum insured for Air Ambulance expenses incurred to transfer the insured Person following an emergency to the nearest Hospital.



Robotic Surgery:

Surgeries that require to operate using the robotic system, for making tiny incisions in your body and for inserting miniaturized instruments, high-definition three-dimensional camera, also the robotic surgeries that do not need skin incisions are covered.



App Based Add-Ons:

Add-ons are additional benefits or optional covers that a policyholder can choose when buying a health insurance policy or at the time of renewal, by paying an additional premium.

Auto Recharge Facility:

Auto recharge is the facility in which the the base sum insured will get recharged again 100% after the sum insured and the no claim bonus gets exhausted.

HELLO DOCTOR

Access to Dr. for tele communication 24x7

HEALTH ASSISTANCE

Medical advice from the safety and comfort at your home.

EXPERT CONSULTANCY

Chat with Dietician/ Counselor / Physiotherapist.

HEALTH RISK ASSESSMENT

Assess of your health score basis of your life style.

IMMUNITY RISK ASSESSMENT TOOL

Assess your immunity quotient using an online tool.

Important Conditions

- 1 Same person same illness covered
- 2 Recharge facility does not get triggered in first claim

++ Add-ons

Additional Benefits



Unlimited Recharge

Sum Insured rest up to 100% of the base sum insured unlimited times in a policy year.



Claim Protector

In case the customer has opted for this cover, the IRDAI list of non payable items shall become payable in case of a claim.



Every Year Free Health Check-Up For 2

Free Health check-up at designated centers. The coupons would be provided to each Insured for every policy year, subject to a maximum of 2 coupons per year for floater policies.



Virtual Consultation

This enables you to discuss your health issues with the doctor on a tele / video call virtually from anywhere PAN India.



Home Quarantine

Home care for Covid-19, for a maximum period of 14 days per incident, provided a medical practitioner has prescribed home care treatment. This benefit covers doctor consultations, paramedic assistance, regular vital monitoring by nurses, investigation, pharmacy (medicines).



2nd Opinion

A second opinion means that you choose to see another doctor or specialist after you've received an initial diagnosis or treatment plan for a medical condition. The second doctor reviews your medical history and gives their interpretation of your health. They will give you their view on your diagnosis or treatment plan. They may suggest a different treatment than the first doctor you met.

Individual Plan

Age Band	Sum Insured ₹				
	10 lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs
0-25 yrs	8961/-	98831/-	10720/-	11559/-	16706/-
26-35 yrs	9742/-	10743/-	11657/-	12537/-	18362/-
36-45 yrs	11407/-	12599/-	13681/-	14764/-	19964/-
46-50 yrs	16706/-	18362/-	19964/-	21567/-	21567/-
51-55 yrs	24753/-	27238/-	29640/-	32043/-	27177/-

2 Adults

Age Band	Sum Insured ₹				
	10 lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs
26-35 yrs	14381/-	15483/-	16790/-	18099/-	22678/-
36-45 yrs	16610/-	17698/-	19501/-	21034/-	26395/-
46-50 yrs	21426/-	25225/-	27156/-	28889/-	35793/-
51-55 yrs	28137/-	33009/-	35535/-	37803/-	46837/-
56-60 yrs	40808/-	44613/-	48028/-	510921-	63303/-

**2 Adults
+ 1 Kid**

Age Band	Sum Insured ₹				
	10 lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs
26-35 yrs	17865/-	19699/-	21357/-	23025/-	28860/-
36-45 yrs	19758/-	21801/-	23658/-	25516/-	32018/-
46-50 yrs	28911/-	31801/-	34559/-	37318/-	46973/-
51-55 yrs	34883/-	38687/-	41648/-	44306/-	54891/-
56-60 yrs	46678/-	51106/-	55017/-	58527/-	72515/-

**2 Adults
+ 2 Kid**

Age Band	Sum Insured ₹				
	10 lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs
26-35 yrs	23279/-	25676/-	27862/-	30049/-	37702/-
36-45 yrs	25326/-	27958/-	30347/-	32741/-	41114/-
46-50 yrs	34905/-	39041/-	42029/-	44711/-	55397/-

Premium can be paid up to 3 yrs. On 2nd year premium, you can avail upto 7% discount and on 3rd year premium, you can avail upto 10% discount.



Waiting period

- Initial waiting period: 30 days waiting period no claim can be done except for accidents.
- 90 Days waiting period for fresh cases in case of diseases like cardiac condition, hypertension and diabetes unless disclosed as pre-existing diseases.
- 2 years waiting period applies for cataract, all types of hernia, arthritis, joint replacement, kidney stone, gastric, sinus, piles, and all types of ulcer.
- 2 yrs waiting period for pre-existing diseases like diabetes, blood pressure, etc.
- 2 yrs compulsory waiting for following diseases:**
Cataract, Piles/Hemorrhoids, Kidney Stone, Hernia, Gastric, Sinuses, Benign prostatic hyperplasia (BPH), Uterine bleeding, Surgery on ears (Tonsils) Adenoids, Hydrocele, Fibroids, Hysterectomy, Surgery for any skin, Parkinson's disease



FAQ You should know

1 What is Capping?

The Capping is various types limits set by insurance company for specific disease and room rent.

2 What is NCB and how does it Work?

NCB is called No Claim Bonus. If in between the policy term no claim is taken, then the client gets an additional sum assured in the policy during renewal.

3 Is Maternity covered in Mediclaim policy?

Medical expenses for delivery of the baby. (Waiting period applicable), (capping applicable) is covered but varies from insurer to insurer.

4 What is the Age Criteria?

Age of Proposer/ Spouse/ Dependent Parents should be between 18 - 80 years. A child from 3 months to 25 years can be covered under a dependent.

5 How does M3 team helps at the time of claim?

We have a dedicated Claim Team at M3. You simply have to request a claim, the rest will be taken care of by us.

6

Why should I opt for mediclaim insurance from M3?

M3 offers multiple benefits as listed below:

- We represent multiple insurance providers thus provide you unbiased advice and recommendations
- Our team of experts provide you right and accurate guidance basis your needs and lifestyle
- Get lower premium costs than the market price
- We have a dedicated claims team that helps you at every step

7

How long will the health insurance buying process take?

The health insurance policy buying process can be completed within 5-10 working days provided you have all the details handy.

8

Is it possible to switch to a different insurer as well as a different insurance plan?

Yes, you can choose to avail the services of a different insurer and select another plan while renewing the policy for a smooth transition process.

9

What documents are required to get a mediclaim insurance?

- Personal identity proof such as Aadhar, PAN card
- Existing and previous mediclaim policy of last 4 years
- Fitness & health details
- Proposal form

Exclusions



What's not included

- Any mental condition treatment is not covered
- Lasik surgery (reducing by numbers through laser surgery).
- Dental Treatment not covered (it is covered only in accident cases)
- Cosmetic surgery not covered.
- Sterility treatment not covered.
- Any kind of drug and alcohol consumption accident cases are not covered.
- Vaccination of animal bites is not covered.
- Naturopathy treatment done for losing or gaining weight is not covered.
- Drug or alcohol related treatment
- Aids
- Vitamin Tonics, supplementary
- Generic disorder / stem cell
- Any medical expenses of new born baby
- War / Act of foreign enemies.
- Cost of spectacles, contact lenses, hearing aid, artificial teeth.
- Fertility / sterilization procedure