



Highlights of Cancer Guard Policy – Cashless Facility Available

1. Entry Age: 3 months - 65 Years
2. Sum Insured: 5L, 10L, 15L, 25L & 50L

The eligibility of the Sum Insured is based on your age when you choose to buy your first Policy as below:

AGE	ELIGIBLE SUM INSURED
<= 50 years	INR 5, 10, 15, 25 & 50 lakhs
51 - 55 Years	INR 5, 10 & 15 lakhs
56 - 60 Years	INR 5 & 10 lakhs
61 - 65 Years	INR 5 lakhs

Once you have been issued a Policy, you can continue to renew it with the same Sum Insured.

3. Treatments Covered:

CONVENTIONAL TREATMENTS	ADVANCED TREATMENTS
Chemotherapy	Proton Treatment
Radiotherapy	Personalised & Targeted therapy
Organ transplant	Hormonal Therapy or Endocrine manipulation
Onco-surgery	Immunotherapy including immunology agents
	Stem cell transplantation, Bone marrow transplantation

4. Room Rent, boarding and nursing expenses,
 - For Sum Insured for 5, 10 and 15 Lakhs - Single AC room
 - For Sum Insured for 25 and 50 Lakhs - Deluxe room
5. Cancer Care Benefit: 50% of the Sum Insured would be paid as Critical Care Benefit in addition to the admissible claim amount, if during the Period of Insurance any Insured Person is first time diagnosed for Cancer and is in Advanced Metastatic Cancer (Stage IV).
6. Reconstruction of Affected Body Part Post Surgery to restore the essential physical functioning as a direct result of Cancer Surgery.
7. Post Treatment Follow Up shall be payable up to INR 10,000 once in a Period of Insurance.
8. Second Opinion for Surgery expenses incurred towards consultation with another Medical Practitioner to seek advice on the Surgery shall be payable up to INR 5,000.





9. Cumulative Bonus: Sum Insured under Policy shall be increased by 10% at each renewal in respect of each claim free year of Insurance, subject to maximum of 50% of the Sum Insured.
10. Ambulance Charges will be payable up to INR 3,000 per hospitalization
11. Medical Expenses for organ transplant
12. 58 Day Care Procedures are covered in the policy.
13. Major Exclusions
 - Any Treatment other than for Cancer.
 - Pre-Existing Condition for Cancer.
 - Cancer diagnosed/contracted by the Insured person during the first ninety days.
 - Plastic Surgery, cosmetic, aesthetic treatment.
 - Non Allopathic treatment
 - Rest Cure, Rehabilitation and Respite care
 - Palliative Care
 - Unproven/Experimental Treatment and pharmacological regimens
14. No medical checkup is required.
15. A waiting period of 90 days is applicable.

