kotak General Insurance

Kotak Health Super Top Up

More for less





Kotak Health Super Top Up

We are all familiar with the phrase health is wealth! Health indeed is the most important asset for all of us. Without good health, wealth is of no use. Our fast paced lives have made us vulnerable to a host of lifestyle ailments. To fight these and stay on top of the game, quality healthcare is a must. However, quality health care comes at a cost.

Do you have adequate health insurance to cover yourself and your family financially?

With Kotak Health Super Top Up, you can get higher health insurance coverage at affordable rates. So go ahead, secure your peace of mind today with Kotak Health Super Top Up and get more for less!

Features at a glance

- Cover your entire family under one plan.
- Choose from multiple plan variants depending on your requirement.
- Wide range of Sum Insured options and deductibles available catering to every pocket.
- Opt for a long term cover of 2 or 3 years and stay covered for longer.
- Save tax u/s 80D of the Income Tax Act 1961*.



Plan Benefits

- In-patient Treatment
- Day Care Treatment
- Pre Hospitalization Medical Expenses
- Post Hospitalization Medical Expenses
- Ambulance Cover
- Organ Donor Cover
- Alternative Treatment
- Restoration of Sum Insured
- Double Sum Insured for Hospitalization due to Accident
- Cumulative Bonus

How does Kotak Health Super Top Up work?

Our Super Top Up policy works alongside the basic health insurance policy and enhances it to provide a larger coverage at a much lower premium.

The initial expenses (called deductible) can be covered under your existing policy (personal or corporate) or borne by you. Once this deductible amount is crossed, Super Top Up Insurance becomes active and pays the excess amount. This means, you can still opt for our Super Top Up policy even if you don't have any existing health insurance.

Illustration

The illustration below shows how our Super Top Up Policy works in case of a deductible for ₹3 lacs & Sum Insured of ₹7 lacs for different claims incurred.

Claims	Deductible Chosen(₹)	Super Top Up Sum Insured(₹)	Claim Amount(₹)	Payable by 1st Policy/Customer(₹)	Payable by Kotak Health Super Top Up(₹)
Claim 1	3,00,000	7,00,000	2,50,000	2,50,000	Nil
Claim 2	3,00,000	7,00,000	4,00,000	50,000	3,50,000
Claim 3	3,00,000	7,00,000	6,00,000	Nil	3,50,000*

*The base annual sum insured under the Super Top Up policy is fully utilised and hence for Claim 3, only ₹3.5 lacs will be paid out of the Claim Amount.

Additional amount may be eligible for claim depending on the nature of claim and coverage being available under the Restoration of Sum Insured and Double Sum Insured for Hospitalization due to Accident covers.

Exclusions

For a smooth and hassle free claims experience, it is important to understand the exclusions in your policy. For a complete list of all exclusions, please refer to the policy wordings in the download section of our website.

Pre-existing disease Waiting Periods: Any pre-existing disease will not be covered under the policy for a certain period mentioned in the policy schedule and as per the plan option chosen.

30 day waiting period: This includes any illness contracted or medical expenses incurred within 30 days of commencement of the policy unless due to an accident. This exclusion also doesn't apply to the renewal of policy with us or to anyone whose policy has been accepted under the portability benefit.

2 year waiting period: This exclusion includes medical expenses incurred for certain specified illnesses or conditions like Hernia, Fissures/Fistula, Arthritis, Gout etc. during the first 2 consecutive years of the commencement of the policy.

Permanent exclusions: Claims related to criminal acts, HIV/AIDS, procedures or treatments like routine health check-ups, dental treatments, aesthetic or cosmetic surgeries, injury or illness due to abuse of intoxicating substances etc. are permanently excluded from the scope of coverage.

1800 266 4545 care@kotak.com www.kotakgeneralinsurance.com

Kotak Mahindra General Insurance Company Ltd.
Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 4000051. Maharashtra, India. **CIN: U66000MH2014PLC260291. IRDAI Reg. No. 152**.
The advertisement contains only an indication of cover offered. For more details on risk factors, terms, conditions and exclusions, please read the policy document carefully before concluding a sale. Taxes will be charged extra as per the applicable rates. Trade logo displayed above belongs to Kotak Mahindra Bank Ltd. and is used by Kotak Mahindra General Insurance Company Ltd. under license. *Tax benefit u/s 80D of the Income Tax Act, 1961 mentioned herein is subject to the fulfillment of conditions mentioned in Income Tax Act. Please consult your tax advisor for details. **ARN: KGI/20-21/II/E-BC/619. Kotak Health Super Top Up UIN: KOTHLIP19062V021819.**
Statutory warning: Section 41 of the Insurance Act, 1938 states (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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. (2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ₹1,000,000/-