

Elevate by ICICI Lombard ()

Coverage	Explanation	Details
Base		
Reset Benefit	Unlimited reset available for same person same illness	No condition of 45 days waiting between two claims in order to avail Reset Benefit. This benefit will not be available for Policies with Unlimited Sum Insured option.
Day Care Procedures/ Treatment:	We will pay You for the Medical Expenses incurred by You while undergoing Day Care Procedures/Treatment, which require less than 24 hours Hospitalisation.	In case You are admitted in a room category that is higher than the one that is specified in the Policy Schedule, then You shall bear a rateable proportion of the total Associated medical expenses (including surcharges or taxes thereon) in the proportion of the difference between room rent of the entitled room category to the room rent actually incurred
Pre-Hospitalisation Medical expenses	We will cover You for the relevant medical Expenses incurred	90 days before hospitalisation up to the Annual Sum Insured. This Cover will be provided on a reimbursement basis and/or cashless basis wherever applicable
Post Hospitalization	We will cover You for the relevant medical Expenses incurred	180 days after Your Hospitalisation up to the Annual Sum Insured. This Cover will be provided on a reimbursement basis and/or cashless basis wherever applicable
In-Patient AYUSH Hospitalisation	We will cover expenses for Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy (AYUSH) treatment	Treatment at a Government Recognized AYUSH Hospital or AYUSH Day Care Centre
Domestic Road Ambulance:	We will cover the expenses incurred on road ambulance services which are offered by a healthcare or ambulance service provider and which have been used during the Policy Period	Coverage includes and is limited to the cost of the transportation of the Insured Person to the nearest Hospital from place of Accident/ Illness with adequate emergency facilities for the provision of Emergency Care up to the Annual Sum Insured.
Domiciliary Hospitalization:	We will cover the medical expenses incurred in respect of Your Domiciliary Hospitalization up to the	The Domiciliary Hospitalization has commenced on the written advice of a medical practitioner and continues for at least 3 consecutive days.

	Annual Sum Insured provided that days.	
Loyalty Bonus:	We will provide a Loyalty bonus of 20% at the end of each Policy Year irrespective of a claim being initiated in the Policy Year	-Provided if the Policy has been continuously renewed with the Company up to a maximum of 100% of Annual Sum Insured -In the event of Claim, under the Policy during any subsequent Policy Year, the credited Loyalty Bonus will not be reduced. -Loyalty Bonus will not be applicable for policies with Unlimited Sum Insured.

<i>addons</i>		
Infinite Care	Infinite Care activated on high value claim for any one claim during the lifetime	
Power Booster	100% Increase in Base SI at the end of each Policy Year irrespective of a claim being initiated in the Policy Year	
Jump Start	Reduced Waiting Period for PED customers	PED waiting period will get reduced from 3 years to 30 days List of diseases/illnesses/conditions covered under this optional cover 1. Asthma 2. Diabetes 3. Hypertension 4. Hyperlipidemia 5. Obesity 6. Coronary Artery Disease (PTCA done prior to 1 year)
2- Hour Hospitalization	coverage provided with respect to Hospitalization of the Insured Person for 2 hours or more during the policy period, upto SI	For AYUSH treatment-24 hours hospitalization

worldwide cover	We will cover the Insured Person for Hospitalization expenses including planned Hospitalization incurred outside India and anywhere across the world including USA and Canada,	Only Cashless Basis -up to the Annual Sum Insured subject to a maximum of INR. 3 Crore, and this optional cover will have to be opted for a period of 2 continuous policy years. This cover can only be availed by Insured Person(s) up to the age of 65 years and who are resident(s) of India.
Maternity	This Cover is available only under a family floater Policy	covers the medical expenses up to 10% of the Annual Sum Insured; subject to a maximum limit of INR 1 Lakh for the delivery of a baby and / or expenses related to medically recommended lawful termination of pregnancy, only under the advice of Medical Practitioner. Waiting period of 24 months from the time this cover
New Born Baby Cover	This add on/ Optional Cover will be provided only if You have opted for the Maternity Cover and We have accepted a claim under Maternity cover under this policy.	We will cover the Medical Expenses incurred by the Insured Person on Hospitalization of a "New born Baby" during each Policy Year of Policy Period subject to the maximum limit of twice of the maternity sum Insured. This limit is over and above the maternity sum insured.