

Arogya Protect by SBI General Insurance (SBIHLGP24031V012324)

Coverage	Explanation	Details
1. Inpatient Care	Admission in hospital beyond 24 hours	Upto SI
2. Organ Donor Expenses	The Organ Donor's Pre-Hospitalization and Post-Hospitalization expenses are excluded under the Policy.	10% of SI
3. Day Care treatment	Day Care Treatment - Procedures Requiring Less than 24 Hours of Hospitalization	Upto SI
4. Pre-hospitalization Medical Expenses	Covered prior to 60 days of hospitalization.	-
5. Post-hospitalization Medical Expenses	Covered post 90 days of hospitalization.	-
6. Modern Treatment	Modern Treatment includes Immunotherapy, Deep Brain Stimulation, Stem Cell Therapy, Robotic Surgeries	50% of SI
7. Inpatient care under Alternative Treatment	Medical Expenses incurred by Alternative/ AYUSH treatment methods will be covered	Upto SI
8. Domiciliary Hospitalization	Hospitalization at home, provided it is mandated by the treating doctor or other situations in which bed is not available in a Hospital	Upto SI
9. Bariatric Surgery	Surgery for complications arising from being overweight/obesity	20% of SI
10. OPD Cover	Expenses for OPD consultation and treatment for Rs.5 lakhs, Rs.10 lakhs, Rs.15 lakhs and Rs.20 lakhs SI variants, on advice of a Medical Practitioner.	3000 Limit
11. Emergency Ground Ambulance	Ground Ambulance Covered per Hospitalization	1500 per Hospitalization