

Add-on: Initial 30 Days Waiting Period Waiver

Policy Wordings

1 Preamble

As per the base product

2 General Conditions Applicable to Benefits

As per the base product

3 Add-on Benefit

3.1 Initial 30 days Waiting Period Waiver

If the Insured Person has opted for this Add-on Benefit Option at the time of inception of the First Policy with Us and We have accepted the same, then We shall waive the applicable 30-day Waiting Period (Code- Exclusion03 of the base product) for expenses related to the treatment of any illness within 30 days from the policy commencement date as specified in the Schedule.

This Add-on Benefit Option will be available to You to opt-in only at the time of inception of the First Policy and once opted-in it cannot be removed anytime during the life of the policy with Us.

4 Exclusions

As per the base product.

If this add-on is opted, then initial 30 days waiting period exclusion will not be applicable.

5 Claims Procedure

As per the base product.

6 Terms and conditions

As per the base product.

7 Definitions

Standard definitions shall be as per the base product. An additional applicable term is defined below.

First Policy means a purchased from Us for the very first time excluding portability and migration policies.

8 Grievance Redressal

As per the base product