

Presents



लघु india care

Personal Accident plan combined with overseas family medical insurance in india for NRI's in UAE & their dependants residing anywhere



Claims Administrator



A Specialist Health Insurer in India

MY INDIA CARE- Introduction

A truly worry free Today & Tomorrow for all NRI's in UAE.

Whether it's a dream, an ambition, a goal or the prize of achieving our dream; we have all envisioned our future. We have it all thoughtfully planned out.

While taking care of the other aspects of our life, we tend to overlook the importance of our health and the unforeseen circumstances that may arise in the future, easily forgetting that more often than not, our state of health will determine our ability to achieve our desired goals.

While you are in UAE, the local medical insurance protects you. But what happens when you return back to India for good. Have you planned for the ever increasing medical cost? So, the question remains: When will our health move up our priority list?

The answer is NOW.

To assist you in taking care of your future hospitalization expenses Watania is proud to present to you our plan – MY INDIA CARE, a unique combination of Personal Accident, Overseas Medical Insurance coverage in India.

With MY INDIA CARE, you get comprehensive protection covering you at home, at work and while travelling overseas, 24 hours a day, 365 days a year under the Personal Accident section.

With MY INDIA CARE, under the Overseas Medical Insurance section, your hospitalization expenses for you and your family members in India are well taken care of. This plan allows you to port and continue your cover on returning to India with lifelong renewability.

You can now relax knowing that if you become unwell, MY INDIA CARE will take care of all the hassles related to your treatment in India. So, you can be totally worry-free. With access to the most advanced healthcare facilities to put you back on the road to recovery, without worrying about medical bills and other related expenses. In other words, we will take the worry out of your recuperation. A good health insurance, after all, is like family. You know it's going to be there, no matter what.

Your life is valuable – not only to you, but to everyone around you. Don't let worries about unpredictable events prevent you from enjoying your relationships

Your family is everything to you. From minor everyday mishaps to unexpected injuries even when you are overseas, we understand that accidents – big and small – can be unpleasant for you and your family. Being prepared makes all the difference.

With Watania as your Insurer in UAE, in partnership with Gargash Insurance Services, UAE and Religare Health Insurance co. India, offers you a truly worry free Today & Tomorrow.

MY INDIA CARE- Highlights of the plan

Eligibility: Primary Member to be Non Resident Indians, with a valid residency in UAE

Personal Accident – Accidental Death

- ▶ Worldwide Accidental Death Coverage for the Primary member.
- ▶ Choice of Multiple Sum Assured – AED 30,000/-, AED 60,000/-; AED 90,000/- & AED 150,000/-
- ▶ Renewal on expiry of tenure

Overseas Medical Expenses in India

- ▶ Coverage within Republic of India
- ▶ Choice of multiple sum assured – INR 5 lacs, 10 lacs, 15 lacs, 25 lacs in combination with personal accident sum assured
- ▶ Family floater cover for Self, Spouse and Children
- ▶ In-patient hospitalization and Day care treatment.
- ▶ Emergency cover for INR 50,000 per claim for the primary member in India while working in UAE
- ▶ Continuity of coverage and lifelong renewability on returning to India
- ▶ Full coverage upto sum assured to primary member as well on successful continuity
- ▶ Coverage for Single Private Room with no limits on ICU charges
- ▶ Pre & post hospitalization medical expenses coverage
- ▶ Ambulance cover
- ▶ Home drop off following surgical admission
- ▶ Convalescence cover
- ▶ Organ donor cover upto INR100,000/-
- ▶ Domiciliary hospitalization cover
- ▶ Automatic reinstatement of full Sum insured once a policy year at no extra cost.
- ▶ No claim bonus –50% increase in Sum insured for every claim free year– maximum upto 100% increase in Sum Insured.
- ▶ Health check-up benefit once a year for all Insured members above 18 years
- ▶ Second opinion for Major Illness
- ▶ Emergency coverage in UAE for dependents residing in India and travelling to UAE
- ▶ Cashless settlement of claims in India
- ▶ Wait period of only 24 months for Pre-existing and named ailments as per policy terms

FAQ : <http://www.gargashinsurance.com/Faq.aspx>

MY INDIA CARE- Plan details

Eligibility	Primary Member to be a Non Resident Indian, with a Valid Residency in a UAE.
Policy Tenure	1 Year/2 Years/ 3 Years
Renewal	Renewable, subject to policy terms
Section I - Personal Accident – Accidental Death	
Cover Type	Individual (Mandatory and for Primary Member only)
Geographical Coverage	Worldwide
Sum Assured	AED30,000/AED60,000/AED90,000/AED150,000/- (4 options)
Entry Age	18 years & Above
Exit Age	Last coverage: Age 64, as on last birthday
Event payable	Accidental Death Only as per policy Terms & Conditions
Cover Expiry	On expiry of age criterion and/or UAE residency status and/or after first claim become admissible
Section II - Overseas Medical Expenses in India	
Sum Assured	INR 500,000/1,000,000/1,500,000/2,500,000 (4 options)
Geographical Coverage	Within Republic of India
Cover Type	Floater, covers spouse and upto 4 dependent children
Entry Age for Primary Member	Min: 18 Years & Above Max: 55 years
Entry Age for Dependents – Min	Adult : min 18 years Child : min 91 days Addition of new members only at renewals
Exit Age	Lifelong renewability for adult members / age 24 years for child covered in the policy
Hospitalization & Day Care	Dependent members : Covered upto Sum insured as per policy schedule Primary member : Emergency cover only, whilst in India and limited upto INR 50,000/- per claim. Once the Primary member moves back to India then the Primary member will be entitled for the full Sum Insured coverage subject to Continuity Benefit.
Pre-Hospitalization Cover	Cover for 30 days immediately prior to the date of hospitalization
Post Hospitalization	Cover for 60 days starting immediately post hospitalization date

MY INDIA CARE- Plan details (Contd..)

Room Rent	Single Private Air-Conditioned most economical room
ICU	No limits
Ambulance Cover	INR 2,000/
Home Drop Off following Surgical Admission	INR 2,000/- per surgery
Emergency Care Coverage in UAE	Up to Sum Insured, for first 30 days of single trip to UAE, on reimbursement basis This coverage is limited to Dependent members only, whilst in UAE on visit visa. Maximum 60 days coverage during the policy period.
Convalescence Benefit	INR 20,000 after 5 minimum continuous days of hospitalization once during the Policy Year for any one Insured
Organ Donor Cover	INR 100,000/
Re-instatement of Sum Insured	Up to full Sum Insured once in a policy year as per T & C
Domiciliary Hospitalization	10% of Sum Insured if hospitalization exceeds three days
Annual Health checkup	Yes, once in a policy year for all insured members above age 18yrs
Second Opinion for Major Illness	Yes, once per major illness per policy year
No Claims Bonus	50% increase in Sum Insured for every claims free year and maximum up to 100% of Sum Insured.
Waiting Period	30 days except for injuries; 24 months only for named ailment and pre-existing diseases
Continuity Benefit	Upon completion of minimum 2 continuous years of coverage under the plan, when primary member moves back to India, on submission of last policy certificate to Religare Health Insurance Company (partner insurer of watania), will offer their then present retail health indemnity plan with closest possible benefits for same sum assured with benefit of continuity and no further underwriting.
Claims payout	Cashless at our Partner Religare Health Insurance Company's network in India or on re-imburement basis for claims outside the network. {https://www.religarehealthinsurance.com/health-plan-network-hospitals.html} Re-imburement in UAE for Medical Emergency cover for dependents on visit to UAE.

Important note : All proposals from the age group of less than 50 years is subject to Health Declaration and for the age group of 50-55 years is subject to Health Declaration & Tele-Underwriting

MY INDIA CARE - About Us

 <p>NATIONAL TAKAFUL CO. (WATANIA)</p>	<p>Founded in 2011, Watania was an initiative of Abu Dhabi National Insurance Company, Abu Dhabi National Islamic Finance, Abu Dhabi National Energy Company and Aldar Properties. The vision was to create a leading takaful operator in the UAE which could meet the demand of the market for Sharia compliant takaful products.</p> <p>In August 2014, there was a change in the shareholding structure of Watania whereby MB Investment, UAE and Al Madina Takaful, Oman acquired a majority 60% stake in the company. Currently the major shareholders are MB Investment, UAE (51%), ADNIF (15.74%), Al Madina Takaful, Oman (9.54%) and Bin Harmal (8.37%).</p> <p>For more details www.watania.ae</p>
 <p>GARGASH INSURANCE SERVICES LLC</p>	<ul style="list-style-type: none"> • A leading professional Insurance intermediary Delivering Excellence in insurance broking. • In business since 1958 • Part of renowned Gargash Group of Companies • Chartered Insurance Broker, accredited by CII London • Headquartered in Dubai with Branches in Abu Dhabi and Sharjah & networks regionally and globally <p>For more details www.gargashinsurance.com</p>
 <p>RELIGARE HEALTH INSURANCE COMPANY LIMITED</p>	<p>Religare Health Insurance Company Limited is a specialist health insurer engaged in the distribution & servicing of health insurance products. Religare Health Insurance is promoted by Religare Enterprises Limited, a leading diversified financial services group based out of India; its other shareholders are Union Bank of India & Corporation Bank.</p> <p>Religare is promoted by the founders of Fortis Healthcare, which owns or manages 54 healthcare facilities in India, Dubai & Mauritius; SRL Diagnostics, India's largest diagnostics company with 306 networking laboratories, 6900 collection points and presence in Dubai, Sri Lanka & Nepal and the Fortis Healthworld chain of pharmacy and wellness stores.</p> <p>For more details www.religarehealthinsurance.com</p>