

## Product Highlights

### Types of Plans:

Introducing Magma's OneHealth – Extra Cover, a plan that **goes anextra mile** to give you a superior experience by providing a host of benefits and 5 optional covers.

### Base Covers:

- **In-patient care:** Hospitalization for illness or Injury contracted / sustained during the Policy Period.
- **Pre and Post Hospitalization Expenses:** Medical expenses incurred during 60 days immediately before the insured is hospitalized and 90 days after he is discharged.
- **Recharge of Sum Insured:** In case the Base sum insured and No Claim Bonus is insufficient due to previous claims in the policy year, this cover will recharge the sum insured up to 100%, for up to 5 times in a policy year.
- **Modern Treatment Procedures:** Specific procedures are covered, including Pre & post Hospitalization expenses during the policy period.
- **AYUSH Treatment:** AYUSH stands for Ayurveda, Yoga & Naturopathy, Unani, Siddha and Homeopathy, the indigenous systems of medicine practised in India.
- **Other notable base covers:** Domiciliary Hospitalization, Day Care Treatment, Psychiatric Treatment Cover, HIV/AIDS Cover, Organ Donor Cover, Ambulance Cover

### Optional Covers:

- **Guaranteed Cumulative Bonus (GCB):** This optional cover can increase the Sum Insured by 5% every policy year up to a maximum of 50%, subject to policy terms and conditions. The accrued bonus will not be reduced in case of claim.
- **Reduction of pre-existing disease waiting period:** Flexibility to opt for 24 months of waiting period instead of 36 months.
- **Worldwide Hospitalization Cover:** Covers the Emergency Medical Expenses incurred outside India.
- **Personal Accident Cover:** Covers expenses of any injury sustained by the insured due to an accident occurring anywhere in the world during the policy period leading to Accidental Death and Permanent Total Disablement.
- **Non-payable Expense Cover:** Expenses that are otherwise not payable for specific medical items are covered under this optional cover.

Policy Period	Discount Percentage
2 years	10%
3 years	12.5%

### Waiting Periods:

Policy Coverage starts 30 days from the first inception of the policy (except Accident). Any listed illness / treatment will be covered after a waiting period of 24 months. Any pre-existing condition will be covered after waiting period of 36 months.

### Eligibility

#### Age:

- Proposer/policyholder must be minimum 18 years of age
- Minimum entry age: For Individual Plan – 5 years; for Floater Plan – 91 days
- Maximum entry age: No upper cap
- Renewal – Lifelong upon timely payment of renewal premium

### Key Highlights:

- Option to choose from a variety of Sum Insured and Aggregate Deductibles
- No room rent restriction
- No differential geographical pricing
- Option to reduce the pre-existing waiting period from 36 months to 24 months\*\*

*\*\*On payment of additional premium*

### Other Terms and Conditions:

- There will be no premium refund in case of cancellation due to non-disclosure of material facts, misrepresentation, or fraud.
- Grace period of 30 days for Half yearly and Annual premium policies & for monthly premium policies grace period of 15 days is available.
- Sum Insured can be enhanced only at the time of renewal subject to our underwriting guidelines
- In case you want to port your policy to us, apply at least 45 days prior to policy renewal date.
- Any product revision / modification / future withdrawal will be done with the approval of IRDAI and will be intimated to you at least 3 months in advance. In case of withdrawal, you have an option to migrate to our similar health insurance product.

### Tax Benefits:

Payment of Premium by any mode other than cash for this insurance is eligible for deduction as per the provisions of Section 80D of the Income Tax Act 1961 (Subject to change in the applicable tax laws.)

### Exclusions:

Conditions arising out of or related to:

- Substance abuse
  - Hazardous or adventure sports
  - External congenital anomaly
  - Cosmetic treatment
  - Treatment not supported by prescription are exclusions in the policy where no claim is payable.
- This is an indicative list; please refer to the policy wordings for complete details.

### Claim Procedure:

You can avail cashless facility at any of our Network hospitals or claim as a reimbursement.

Claims made easy - Download our "Magma General Insurance Limited" mobile app or visit our website [www.magmainurance.com](http://www.magmainurance.com)

1. Intimate and track claims
2. Avail wellness services
3. Download forms
4. Search hospital for cashless
5. Access your policy facility features and health card, and more.

### Freelook:

We provide you with a period of 30 days from the date of receipt of the Policy document to review the terms and conditions of this Policy.

If you are not satisfied, you can request for cancellation within this period, and we will refund your premium for the unexpired policy period, after adjusting for pre-policy medical test cost, if conducted.

### Disclaimer:

Liability of the Company does not commence until the Company has accepted the proposal and full premium has been paid.

For any complaints, please contact us on toll free no. **1800 266 3202** or email on [customercare@magmainurance.com](mailto:customercare@magmainurance.com) or visit our website [www.magmainurance.com](http://www.magmainurance.com)

**Toll-free No.: 1800 266 3202**



# OneHealth Extra Cover

Goes the extra mile.



**MAGMA**  
General Insurance Limited

## Product Benefit Table

		Sum Insured (SI) Rs.	(I - 10L, 15L) (II - 20L, 25L, 30L, 50L, 75L, 100L)
		Deductible	(I - 4L, 5L, 7.5L) (II - 5L, 7.5L, 10L, 15L, 20L)
Base Covers	1	In-patient care	Covered
	2	Pre-hospitalization Expenses	60 days
	3	Post-hospitalization Expenses	90 days
	4	Day Care Treatment	Covered
	5	AYUSH Treatment	Covered
	6	Ambulance Cover	Rs. 2000 per hospitalization
	7	Organ Donor Cover	Covered
	8	Room Rent Capping	No capping
	9	Modern Treatment Procedures	Covered
	10	Psychiatric Treatment Cover	Covered
	11	HIV/ AIDS Cover	Covered
	12	Domiciliary Hospitalization	Covered Up to SI
	13	Recharge of Sum Insured	Up to 100% for up to 5 times, for related illness and on partial utilization of claim.
Optional Covers*	1	Worldwide Hospitalization Cover	Covered
	2	Personal Accident Cover	Equal to SI or Rs. 25,00,000 whichever is lower – As per policy schedule
	3	Non-payable Expense Cover	Covered
	4	Guaranteed Cumulative Bonus (GCB)	5% of SI, subject to a maximum of 50%
	5	Reduction of Pre-existing disease Waiting Period	24 months
Waiting Period	1	Pre-Existing Disease Waiting Cover	36 months
	2	Specific Disease Waiting Period	24 months
	3	Initial Waiting Period	30 days

\*Available on payment of additional premium.

During the proposal stage, proposer may need to undergo pre-policy medical check-up (PPMC) at network diagnostic centres at cashless basis, if applicable under Magma General Insurance Limited health underwriting guidelines. In case of non-acceptance of proposals, premium will be refunded after adjusting the cost of PPMC. For complete list and details of exclusions, please refer to the policy wordings on [www.magmainsurance.com](http://www.magmainsurance.com)

The advertisement contains only an indication of covers offered. Benefits may vary according to the plan opted for. For more details on Risk Factors, Terms and Conditions, please read policy document carefully before concluding a sale. Magma General Insurance Limited (erstwhile Magma HDI General Insurance Company Limited) | [www.magmainsurance.com](http://www.magmainsurance.com) | E-mail: [customercare@magmainsurance.com](mailto:customercare@magmainsurance.com) | Toll Free: 1800 266 3202 | Registered Office: Development House, 24 Park Street, Kolkata – 700016, West Bengal. | CIN: U66000WB2009PLC136327 | IRDAI Reg. No. 149 | OneHealth – Extra Cover UIN: MAGHLIP23047V012223 | Trade Logo displayed above belongs to Magma Ventures Private Limited and is used by Magma General Insurance Limited under license. OHEXtra.ver.10.12.24.BR.ENG

Statutory Warning: Prohibition of Rebates Under Section 41 of Insurance Law (Amendment) Act, 2015: (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 ten lakh rupees.