



WORLDWIDE HOSPITAL CASH

For emergency medical treatment outside India, the insured receives payment equal to 3 times the sickness daily cash benefit or ₹15,000, whichever is less, per 24-hour period of hospitalization



COMPANION BENEFIT

If hospitalized, an additional lump sum of ₹5,000 is provided for an accompanying person caring for the insured



COMPASSIONATE BENEFIT

In case of insured person's **death** or **permanent total disablement** due to an accident, the insured person or nominee will get a lump sum amount of ₹10L, ₹20L, or ₹25L



PRE & POST-HOSPITALIZATION EXPENSES

Covers relevant medical expenses immediately before and after hospitalization, with a lump sum payment equal to one time sickness daily cash benefit



REDUCTION OF DEDUCTIBLE DAYS

Option to choose a 0-day deductible instead of 1 day



INCREASE OF DEDUCTIBLE DAYS

Option to choose a deductible of 2, 3, or 4 days instead of 1 day

Note: Only one option can be selected between reducing and increasing deductible days.



INCREASE IN MAXIMUM ICU DAYS

Option to extend ICU Cash Benefit coverage from 7 days to 15 days



REDUCTION OF PRE-EXISTING DISEASE WAITING PERIOD

Option to reduce the waiting period from 36 months to 24 months



REDUCTION OF NAMED AILMENTS WAITING PERIOD

Option to reduce the waiting period from 24 months to 12 months

For more details, visit our website: www.magmainurance.com



TOLL-FREE NO.:
1800 266 3202

For any complaints, please contact us on toll free no. 1800 266 3202 or email on customercare@magmainurance.com or visit our website www.magmainurance.com

Key exclusions: Pre-Existing Disease, Specific Diseases Waiting Period, Investigation & Evaluation, Cosmetic or Plastic Surgery (For a complete list of exclusions and other details, please refer to the Policy Wording on www.magmainurance.com)

Waiting period will be applicable according to the policy terms and conditions.

Magma General Insurance Limited (erstwhile Magma HDI General Insurance Company Limited) | www.magmainurance.com | E-mail: customercare@magmainurance.com | Toll Free: 1800 266 3202 | Registered Office: Development House, 24 Park Street, Kolkata – 700016, West Bengal. | CIN: U66000WB2009PLC136327 | IRDAI Reg. No. 149 | Double Suraksha UIN : MAGHLIP25035V012425 | For complete list of details on exclusions, risk factors, terms & conditions, please read the policy documents carefully before concluding a sale. | Trade Logo displayed above belongs to Magma Ventures Private Limited and is used by Magma General Insurance Limited under license.



Chalti Rahe Zindagi

Rukawato Par Ruke Nahi

Life's journey can be filled with twists and turns for those who play pivotal roles in society's advancement

Introducing

DOUBLE सुरक्षा

For those who make a difference every day



Double Suraksha, your ultimate shield for health and peace of mind. This comprehensive coverage doubles up on benefits, ensuring that you and your loved ones are protected against life's unexpected challenges. It includes a per-day sum insured for sickness and accidents, ICU coverage, and much more.



ELIGIBILITY

- This policy is available as an Individual Policy or a Family Floater Policy
- Minimum entry age for Individual Policies is 5 years
- For Family Floater Policies, dependent children or grandchildren can be a minimum of 91 days old
- The proposer must be 18 years or older
- Family includes self, spouse, dependent children, dependent parent(s) dependent parents-in-law, son-in-law, daughter-in-law, dependent grandchild(ren), brother and sister



POLICY PERIOD

1 Year / 2 Year / 3 Years



SICKNESS HOSPITAL CASH SUM INSURED

Choose from ₹1,000 to ₹10,000 per day



HOSPITAL CASH DAYS

30 / 60 / 90 / 120 / 180 days per policy year

BASE COVERAGES



SICKNESS HOSPITAL CASH

Provides a daily sum insured amount for hospitalization due to sickness



ACCIDENT HOSPITAL CASH

Double the daily sum insured amount for hospitalization due to injuries sustained



ICU CASH BENEFIT

Double the daily sum insured amount for hospitalization in an ICU due to illness or injury



AYUSH TREATMENT

Covers medical expenses for inpatient care under AYUSH treatments

ADD-ON COVERAGES



HEALTH MAINTENANCE BENEFIT

- Pays for medical bills beyond the basic coverage, up to certain limits
- Covers doctor visits, diagnostics, and treatment
- Offers extra money for eye care, joints and spine related ailments, physiotherapy (depending on your coverage amount)
- OPD benefits include reimbursements for the following:

For a sum insured amount less than **₹5,000/day**

- One Vision Care OPD: up to **₹1,000**
- Two Orthopaedic Care OPDs: up to **₹1,500** per instance

For a sum insured amount more than or equal to **₹5,000/day**

- One Vision Care OPD: up to **₹1,000**
- Two Orthopaedic Care OPDs: up to **₹1,500** per instance
- Three Physiotherapy Care Sessions: up to **₹1,000** per instance

Note: All OPD services include consultation, diagnostics, and treatment.



CONVALESCENCE BENEFIT

If hospitalized for a minimum of 5 consecutive days due to illness or injury, the insured person gets an extra lump sum of ₹7,000



DAY CARE TREATMENT CASH

For medically necessary day care treatments covered under the policy, a lump sum benefit equal to twice the daily sickness cash benefit is paid up to five times per policy year. This benefit applies to listed procedures that require less than 24 hours of hospitalization.

Note: For the listed procedures, kindly refer to the policy wordings on our website.



CHILDBIRTH HOSPITAL CASH

Pays a daily sum insured amount for each day of hospital stay for childbirth (up to 2 deliveries) after a waiting period of 2 years