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[Want an unlimited medical insurance cover? Here is how you can buy it](#)

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There is good news for individuals who are looking to buy a medical cover with no limits on the sum-insured.

Bajaj Allianz General Insurance has launched a novel individual health insurance policy that provides unlimited sum-insured (SI). This policy provides a room-rent range fixed limit option where indemnity is 100 times the daily room rent. Beyond that, there will be a co-pay element.

Under Health Infinity, a person can choose coverage limit according to the per day room rent options which range between Rs 3,000 to Rs 50,000. Based on the chosen option, s/he will be indemnified 100 times of the per day room rent limit.

If the claim amount exceeds this, a co-payment of 15 percent, 20 percent, or 25 percent is applicable as opted by the customer at the time of purchasing policy. This co-payment is applicable only if the claim amount exceeds 100 times room rent and not on the total claim amount.

Co-pay means that the policyholder will have to pay the fixed amount that is part of the total medical insurance claim.

This policy covers in-patient hospitalisation treatment without any sub-limit and can be bought for a period of one, two or three years. The premium of this policy will vary depending on the age of the proposer, per day room rent opted and the co-payment option availed.

For example, for a 40-year-old, the premium for a Rs 10,000 per day room is approximately Rs 14,600 plus tax.

Tapan Singhel, MD & CEO, Bajaj Allianz General Insurance said, "As medical exigencies are unpredictable, it is difficult to determine the medical expenses in advance and accordingly opt for a policy. With Health Infinity, we have removed these constraints and introduced a cover for our customers, with unlimited sum insured for the first time in the insurance industry in an attempt to provide them unlimited care and security in the truest way."

Health Infinity will cover pre-hospitalization medical expenses of 60 days, post-hospitalization of 90 days, road ambulance expenses up to Rs. 5,000 per hospitalisation and day care procedures as listed in the policy document. The company will also offer wellness discounts, family discounts and long-term policy discounts depending on policy terms and conditions.

Through this policy, you could also opt for individual sum-insured for your spouse, dependent children and parents as per applicable premium rate based on age of each family member.

The entry age for this policy is 18 years to 65 years and, for dependent children, it is three months to 25 years. Pre-existing diseases are covered after 36 months. Under Health Infinity, insured can avail preventive health check up at the end of every three consecutive policy years. Moreover, no pre-policy medical test is required for up to 45 years of age in case of a clean proposal form.