

## Terms and Conditions

1. The benefits under this plan can be availed by up to 4 immediate family members only
2. Users will automatically receive HealthAssure login ID and Password along with details on how to avail benefits, with every successful purchase, via SMS and E-mail within 24 hours.
3. Prior Appointments via the HealthAssure mobile app/ website or call center are mandatory to avail the benefits in your plan. Appointment can only be booked with innetwork medical providers listed on the HealthAssure app or Website.
4. All bookings are 100% cashless and you are not required to make any cash payment at the medical center. You can contact us at 02261676633 or [hello@healthassure.in](mailto:hello@healthassure.in)
5. Validity of plan is for 12 months, starting from the date of Activation i.e., date of successful purchase of product. For 2 year plans- benefits will be reinstated after completion of 1 year.
6. All prices are exclusive of taxes.
7. Unlimited Tele consultation: Includes telephonic doctor consultation with GP, Ayurveda, Homeopathy with 15+ specialities doctors. This benefit is provided in association with Doc24x7 on the HealthAssure app and website.
8. **Diagnostics:** include free health tests, scans or health packages up to the wallet amount at any in-network diagnostic centers, Labs, hospitals near you listed on the HealthAssure Retail app or bookings through call center. Diagnostic wallet is for the entire family for the plan validity. Post wallet consumption, user can avail exclusive discounts Up to 50%. Discount % may vary depending on the test selected. Price chargeable for health tests and packages may vary from provider to provider on tests, scans, health packages selected services on pay per use basis via HealthAssure Retail app for Self & Family. Appointments are to be requested atleast 24 hours in advance. Appointments requested after 4 pm would may take upto additional 24 hours to confirm. No discount or refund would be applicable in case orders is completed through own self.
9. Fitness: Free access to LIVE interactive fitness classes everyday streamed online by experts. Book from Yoga, Zumba and 10+ type of specialties.  
LIVE sessions: Daily regular sessions in morning & evening, excluding weekends and bank holidays.
10. Care Team: Dedicated care team to answer health related questions and help you get the most out of your Plan. Benefits to be availed only via HealthAssure app or website. Customer support available Mon-Sat from 8:30 am to 8:00 pm. (excluding bank holidays). You can contact us at 022-61676633 or [hello@healthassure.in](mailto:hello@healthassure.in)
11. Pharmacy: Now get doorstep delivery of prescribed Medicines through the HealthAssure app.
  - Users can avail up to 25% discounts for first 10 prescription orders through Healthassure platform only.
  - Max discount per order can't exceed Rs 1,000.

- No discount or refund would be applicable in case orders is completed through own self.
- Valid Prescription upload is mandatory to request an order via HealthAssure App or support center.
- Discount % may vary depending on the prescription medicines selected. Pharmacy benefit is applicable on purchase of prescription medicines and OTC medicines.
- Pharmacy primarily encompasses prescription medicines and does not cover daily use FMCG items (shampoo, diapers, hair oil, creams etc) and will follow a Customary and reasonable approach.
- Return & exchange of delivered medicines will not be accepted by the service provider. Service provider will have sole discretion on the return and exchange policy.

12. Doctor Consultation (Face to face) : Unlimited General Practitioner Consultations can be booked on the HealthAssure Network listed on the HealthAssure website or mobile app. Consultations are provided by qualified (MBBS or above) visiting or in-house doctors, available at the Primary healthcare center/ Hospital at the time of your visit. Appointments are to be requested at least 24 hours in advance. Appointments requested after 4 pm would may take upto additional 24 hours to confirm.

**THIS PLAN IS ELIGIBLE FOR UPTO 6 REIMBURSEMENTS for in-person Doctor Consultations, incase of unavailability of the network doctor.**

**Doctor of your choice** : 6 Visits, Users are entitled for facility wherein reimbursements in face to face doctor consultation GP (Out of HA network) of their choice can be covered up to the visits available in the plan , capped at INR 500 per consultation.

- The consultation bills as per actual would be paid for the covered members only under the same plan, subject to a maximum of INR 500/- (All inclusive) per consultation.
- Any consultation bill applied for reimbursement should be within the plan validity.
- Doctor of your choice reimbursement takes around 4-5 working days from the date of request raised.
- Consultation bills to be claimed must not exceed 15 days from the date of consultation.
  - HealthAssure reserves the right to hold/decline the reimbursement incase if any misrepresentation/fraud is evident or has been proven till complete satisfaction.
- **Reimbursement Process for Doctor's consultation (Insta Health Wallet)**
- Post consultation the below documents needs to be sent at [support@healthassure.in](mailto:support@healthassure.in) ○
  - Doctor's Prescription with registration no. on the Doctor's letterhead
  - Doctor's consultation Bill
  - Mode of reimbursement with details (Digital wallets in the name of self or Bank Account along with self-printed name on the cheque)

### 13. Hospicash:

- Rs. 3,000 daily cash to cover out of pocket medical expenses during hospitalization.
- This benefits is applicable only for Primary member covered under policy B/W Age- 18-65.
- The insurance cover **(for Primary member only)** is a complementary feature of the FitAssure Plus plan and it is underwritten by Care Health Insurance Ltd and premium is paid by the group master policyholder. Click here for more [Terms and conditions](#)

- Kuzalin Services Pvt. Ltd (A unit of Healthassure pvt ltd) is the holder of Master Policy issued by Care Health Insurance Ltd and you agree to be a member of this group policy.
  - You have declared that all proposed members are in good health and entirely free from any mental or physical impairments or deformities, disease/condition. Also, none of the proposed members are habitual consumer of alcohol, tobacco, gutka or any recreational drugs
  - For any query on Hospital Daily cash benefit or In case of any customer request like endorsement, or filing a Claim, customer to contact Care Health Insurance limited (CHIL) directly at
    - 1800-102-4488
    - [customerfirst@careinsurance.com](mailto:customerfirst@careinsurance.com)
    - For raising claims- [claims@careinsurance.com](mailto:claims@careinsurance.com)
    - Whatsapp No-8860402452
    - Download Mobile app
      - <https://play.google.com/store/apps/details?id=com.religare.healthinsurance>
      - <https://apps.apple.com/in/app/care-health-customer-app/id1451697831>
  - Click here to refer to claim process, exclusions, waiting periods etc on Hosplcash insurance coverage [Terms and conditions](#)
14. Emergency or Critical Care services are not included in the plan benefits. 'Emergency Services – This extends to all consultations, diagnostics, pharmacy and any other services received by the consumer during hospitalization stay.
15. In case of unavailability of the services, Request needs to be raised to us first to get the service arranged.
16. IPD Bills are not admissible for any claim (e.g:- Doctor Consultation, Diagnostics Etc.)
17. Partners are subjected to change however services as per the benefits offered under the plan are assured.
18. Plans once purchased cannot be canceled or refunded. However, users are entitled to 7 days of Free Look Period from the date of payment, within which the plan can be canceled (provided no booking is made within the Free Look Period). Free look up is for 7 days from the date of purchase and cancellation can be done only in case we fail to provide the promised services. Refund will be credited within 5-6 business days.