

**THE MORE MAGICAL
YOUR HEALTH COVER, THE BETTER.**

Now avail a **Worldwide Cover[#]** with

elevate

#LotLikeMagic



INFINITE RESET^{**}
(Reset Benefit)

INFINITE CLAIM AMOUNT
(Infinite Care Add-On^{*1})

INFINITE LOYALTY BONUS
Power Booster
(Super Loyalty Bonus)
Add-On^{*2}

WORLDWIDE COVER[#]
(International Medical Coverage)

INFINITE SUM INSURED

Stay protected with **Basic Covers**



In-Patient Treatment



**Day Care Procedures/
Treatment**



Pre & Post Hospitalisation Medical Expenses



Donor Expenses



Domiciliary Hospitalisation



In-Patient AYUSH Hospitalisation



Domestic Road Ambulance



Reset Benefit**



Surrogacy & Oocyte



Loyalty Bonus



Bariatric Surgery



Wellness Program



**Discounts on Services/
Products##**



Health Assistance##



Technological Advancements & Treatments

Discover the Power of

Personalisation with Add-Ons*

◀ **Infinite Care***¹

◀ **New Born Baby Cover**

◀ **Power Booster** (Super Loyalty Bonus)*²

◀ **Durable Medical Equipment Cover**

◀ **Jumpstart***³

◀ **Convalescence Benefit**

◀ **2 hour hospitalization**%

◀ **Health Check-up**

◀ **Claim Protector***⁴

◀ **BeFit**^^

◀ **Inflation Protector***⁵

◀ **Tele Consultation(s)**⁸

◀ **Domestic Air Ambulance Cover**⁷

◀ **Option to Reduce Maternity Waiting Period**⁹

◀ **Dependent Accommodation Benefit**

◀ **Personal Accident**

◀ **Compassionate Visit**

◀ **Critical Illness Cover**

◀ **Maternity Benefit**

◀ **Nursing at home**

◀ **Vaccinations for New Born Baby in the First Year**

◀ **Worldwide Cover**

◀ **NRI Advantage**

◀ **Senior Care Value-Added Services**

◀ **Chronic Diseases Management Program**

Key Information



Entry Age

18 years to 125 years



Sum Insured

5 Lakh, 7.5 Lakh, 10 Lakh, 15 Lakh, 20 Lakh, 25 Lakh,
50 Lakh, 1 Cr & 3 Cr



Tenure Options

1 year, 2 years, 3 years, 4 years and 5 years



Family Floater Limit

2 Adults & 3 Kids



Child Considered as Dependant till 30 Years

If policy taken with parents



Waiting Periods

Initial Waiting
Period

30 days

PED Waiting
Period

36 months

Specific Disease
Waiting Period

24 months

Critical Illness
Waiting Period

90 days

Bariatric
Surgery

24 months

Waiting Period for
Diabetes, HTN & Cardiac
Conditions unless PED

90 days

Maternity
Waiting Period

24 months

Discounts



Credit Score Based Discount in Premium¹⁰



Wellness Discount



Long Tenure Discount (2/3/4/5 years)



Early Renewal Discount

Download IL TakeCare App

for your insurance and wellness needs

Access a wide range of features with just a tap of your fingers!



^{*}Negatively listed countries and countries exhibiting negative geographies are excluded from the scope of coverage under Worldwide Cover. Negatively listed countries and countries exhibiting negative geographies means those countries / territories / geographies which are placed in the Grey and Black List by the FATF (Financial Action Task Force). For updated list please visit: <https://www.fatf-gafi.org/en/countries/black-and-grey-lists.html>; This add-on can be availed by customers up to the age of 65 years residing in India and are within the geographical boundaries of India during Policy issuance. We will cover only the Insured Person for Hospitalization expenses including planned Hospitalization incurred outside India and anywhere across the world including USA and Canada, up to the Sum Insured subject to a maximum of Rs. 3 Cr. subject to the terms & conditions specified in the policy documents. Worldwide cover is available only on cashless basis.

[^] Additional Coverages will be recommended basis the information provided.

^{*}Add Ons are subject to payment of additional premium.

^{**}Reset Benefit will not trigger in first claim. Reset benefit amount cannot be carried forward to subsequent years. Applicable for domestic coverages only.

^{##}These services are a part of wellness program

^{##}BeFit add-on can only be opted by Insured Person(s) up to the age of 65 years during first time issuance.

[^]Covers the medical expenses for the hospitalization of the insured person for a minimum of 2 hours during the Policy period. For AYUSH treatments in an AYUSH hospital, the minimum hospitalization period is 24 hours. The coverage is provided up to the Annual Sum Insured as specified in the Policy Schedule.

¹ Infinite care add-on can be opted only during first 2 policy years for domestic coverage only.

² Power Booster (Super Loyalty Bonus Add on) cannot be opted with unlimited sum insured option. Bonus can be utilized only after annual sum insured is exhausted.

³ Jumpstart is applicable only in case of Asthma, Diabetes, Hypertension, Hyperlipidaemia, Obesity and Coronary Artery Disease with PTCA done at least 1 year prior to policy issuance. Applicable for domestic coverage only and to be availed for a period of 3 continuous policy years.

⁴ For domestic coverage only. Any Sum Insured accrued under Loyalty Bonus / Inflation Protector / Reset benefit will not be available for this cover

⁵ The Annual Sum Insured will be increased on cumulative basis at each Renewal on the basis of inflation rate in previous year. Inflation rate would be computed as the average Consumer Price Index of the entire calendar year published by the Central Statistical Organization (CSO). The % increase will be applicable only on Annual (base) Sum Insured under the Policy and not on Loyalty Bonus or any other Covers which leads to increase in Sum Insured.

⁶ The content of the advice given on this chat feature is for information and educational purpose only. Information is gathered and shared from reputable sources; however, ILGIC and/or IL Take Care app is not responsible for errors or omissions in reporting or explanations. No individuals, including those under our active care, should use this information, resources or tools contained within to self-diagnosis or self-treat or any health related condition. ILGIC or IL Take Care app gives no assurance or warranty regarding the accuracy, timeliness or applicability or content. Always consult a licensed healthcare professional to make healthcare decisions. You acknowledge that any reliance upon any such opinion, advice, statement or information shall be at your sole risk

⁷Available where Domestic Road Ambulance services are not available.. Certificate of Medical Practitioner, stating transportation is for medically necessary treatment, is required.

⁸ This Benefit should not be construed to constitute medical advice and/or substitute the Insured Person's visit/ consultation to an independent Medical Practitioner/Healthcare professional

⁹ Once chosen, this optional cover will have to be opted for a period of 2 continuous policy years.

¹⁰ Maximum Up to 15% discount based on credit score.

¹¹ Health Quotient Assessment are confidential questionnaires that ask basic questions about person's health habits and history. In return, the person will receive a health report that gives the person a non-clinical overview of his/her current health status, as well as health risks and how to manage them. Whether the person is trying to get in shape, control an existing condition, or just stay fit, the client will find the basic help they need through the Health Quotient Assessment. The information offered in the Health Quotient Assessment report is based solely on the indications provided by the person in their responses to the questions. The same is not a replacement for formal medical diagnosis. The information provided is drawn from using various calculators of health index. This information is not a substitute for consulting a qualified health care practitioner. The person is advised to make use of the Health Quotient Assessment Report judiciously on their own responsibility. There is no warranty regarding the results of using this information, and the author and publisher disclaim any liability for the actions of the client.

¹² This is not intended to be a substitute for professional medical advice or diagnosis. Always seek the advice of your physician or other qualified health provider for any concern you may have regarding a medical condition.

¹³ The feature is only available if Teleconsultation cover is opted and additional premium is paid. The Medical Practitioner may suggest/recommend/prescribe over the counter medications based on the information provided, if required on a case to case basis. However, the services under this Benefit should not be construed to constitute medical advice and/or substitute the Insured Person's visit/ consultation to an independent Medical Practitioner/Healthcare professional. The proposer should seek assistance from a health care professional when interpreting and applying them to the Insured person's individual circumstances. If the Insured Person has any concerns about His/ her health, He/ She may consult His/ her general practitioner. We shall not hold any responsibility towards any loss or damage arising out of or in relation to any opinion, advice, prescription, actual or alleged errors, omissions and representations made by the Medical Practitioner/ Healthcare professional.

¹⁴ The feature is only available if BeFit cover is opted and additional premium is paid.

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