

# Kshema Hospi DinDhan Suraksha (Group)

## FAQ

### 1. What is Kshema Hospi DinDhan Suraksha (Group) Policy?

Kshema HospiCash DinDhan Suraksha Policy (Group) provides a fixed daily cash benefit for each day of hospitalization, helping members meet day-to-day expenses during hospital stay. The benefit amount is paid based on the number of hospitalization days, as per policy terms and conditions.

### 2. What does this Policy Cover?

If you are hospitalized in India as an in-patient due to any illness, disease, or accidental injury, we will pay the Daily HospiCash amount for each completed continuous 24 hours of hospitalization, as per policy terms.

### 3. What are the Optional Cover available?

- Intensive Care Unit (ICU) HospiCash
- Accidental HospiCash
- Minor HospiCash
- Maternity HospiCash

### 4. What will be the minimum and maximum Policy term for this policy?

Minimum is 1 Day  
Maximum is 5 Years

### 5. What is the Entry Age Group?

Age Group at Entry for Adults – 18 years to 70 years  
Age Group at Entry for Children – 91 days to 25 years

### 6. What is the available Sum Insured under this Policy?

Minimum Sum Insured: Rs 100 per year (Rs 100/ day for 1 day)  
Maximum Sum Insured: Rs 36,00,000 (Rs 20,000 / day for 180 days)

### 7. What is the Cancellation procedure under this policy?

- We may cancel the policy only in cases of misrepresentation, non-disclosure of material facts, or fraud, by giving 15 days' written notice, and no premium refund will be allowed in such cases.
- You may cancel the policy at any time by giving 15 days' written notice without assigning any reason.
- On your cancellation, refund of premium for the unexpired period will be made as per applicable rules for Annual or Multi-Year policies, after deducting any discounts applied, and no refund shall be made if any claim has been lodged or benefit availed under the policy.

### 8. How do I pay the Policy Premium?

Cash, Cheque, UPI, Wallets, Credit Cards, Debit Cards, Net Banking

**9. Who can be covered under this Policy?**

Insured Employee only or with any number of combinations among the below family members  
Spouse, Parents, Parents in laws, Dependent Childrens.

**10. What to do in case of Claim?**

If something happens, you must promptly inform us by calling our 24-hour Customer Care on [1800 572 3013](tel:18005723013) or you can email us on [healthclaims@kshema.co](mailto:healthclaims@kshema.co), [customer.support@kshema.co](mailto:customer.support@kshema.co) supply all required information and documentation, and adhere to the claims process detailed in your policy documents.

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