

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

Kshema Hospi DinDhan Suraksha (Group) Policy 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 7 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 or you can email us on healthclaims@kshema.co, customer.support@kshema.co supply all required information and documentation, and adhere to the claims process detailed in your policy documents.