

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

Kshema Hospi DinDhan Suraksha (Retail) is a health insurance plan that provides fixed daily cash benefits during hospitalization. It helps cover extra expenses when you need it most.

2. What does this Policy Covers?

If You are hospitalized for disease / illness or accidental Injury, a fixed daily cash benefit as per the Sum Insured will be paid for each completed 24-hour stay.

3. What are the Optional Cover available under this Policy?

Optional cover available under this Policy are

- i. Intensive Care Unit (ICU) HospiCash
- ii. Accidental HospiCash
- iii. Maternity HospiCash

4. What is the Deductible applicable under this Policy?

A deductible for one day will be applicable for each claim except Maternity HospiCash.

5. What is the Policy term available under this policy?

One Year

6. What is the Eligibility Criteria under this policy?

91 days to 55 years completed

7. What is the available Sum Insured option under this Policy?

Min Sum Insured is Rs 100 and Max Sum Insured is Rs 20,000 per day for up to 10 days/ 20 days/ 30 days/ 40 days depends on the selection of Insured.

8. When do I pay the Premium?

You must pay premium in advance. The insurance cover begins only after We receive Your premium.

9. How can I pay my policy premium?

You can pay your policy premium through debit & credit card issued by your bank, internet banking, wallet/cash card, EMI, UPI (GPay, PhonePe, Paytm, etc.), QR code.

10. What to do in case of any 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.