

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

Kshema Hospi DinDhan Suraksha (Retail) is a health insurance product designed to provide a fixed daily cash benefit for every day of hospitalization.

2. What does this policy cover?

If you are hospitalized due to an illness, disease, or accidental injury, you will receive the chosen fixed daily cash amount for each completed 24-hour period of hospitalization.

3. What optional covers are available under this policy?

The policy offers optional daily cash benefits for the following situations:

- Hospital admission in an Intensive Care Unit (ICU)
- Hospitalization due to accident
- Hospitalization due to maternity

4. What deductible applies under this policy?

A one-day deductible applies to each claim, except for claims related to maternity hospitalization.

5. What is the policy period available under this policy?

This insurance policy is available for a one-year term only.

6. What are the age eligibility criteria for coverage?

The age eligibility under this policy is:

- Dependent children: 91 days to 25 years
- Adults: 18 years to 55 years

7. What sum insured options are available?

Sum Insured available is in the range of Rs. 100 - Rs. 2,000 per day for a period of 10 days/ 20 days/ 30 days/ 40 days depending on the selection by Insured.

8. When do I pay the Premium?

The premium must be paid in advance. Coverage becomes effective only after the premium has been successfully received.

9. What payment modes are available for premium payment?

Premiums can be paid using:

- Debit or Credit Cards
- Internet Banking
- UPI platforms such as Google Pay, PhonePe, Paytm, and others.

10. What should I do in case of a claim?

In the event of a claim, you should notify us immediately by:

- Call our 24/7 Customer Care at 1800 572 3013, or
- Email us at healthclaims@kshema.co or customer.support@kshema.co

Ensure that all required information and documents are submitted and follow the claims process outlined in your policy document.