

HEALTH INSURANCE POLICY FOR HOLIDAY EXPERTS



WHAT DO WE BRING TODAY?

01

Who is eligible?

02

What is the coverage?

03

How easy is the claim process?

04

Which hospitals can I approach?

POLICY DETAILS & ELIGIBILITY

1. When is the Insurance extended to Holiday Experts?

Upon completing 6 months within the system

2. What is the Sum Insured?

INR 300,000/- per expert

3. Is there an age limit to claim Insurance?

Yes, upto 80 years only

4. Who is our Insurance Provider?

Acko General Insurance



COVERAGE – WHAT IS INCLUDED?

a. Who is eligible for Policy Coverage?

Self Only (Not for family members).

b. What is the room eligibility per claim?

INR 8000 per day for normal / INR 16000 per day for ICU.

c. What is the Pre Hospitalization covered days?

30 Days.

d. What is the Post Hospitalization covered days?

60 Days.

e. Do we get Ambulance Cover for hospitalization?

Upto a maximum amount of Rs. 3,000/- per claim.



MATERNITY COVERAGE

a. Is there a limit for Maternity claims?

Rs. 80,000 for Normal and C-Section (Caesarean section).

b. Are all pre & post-natal expenses covered?

Upto Rs 10,000 within maternity limit is covered.

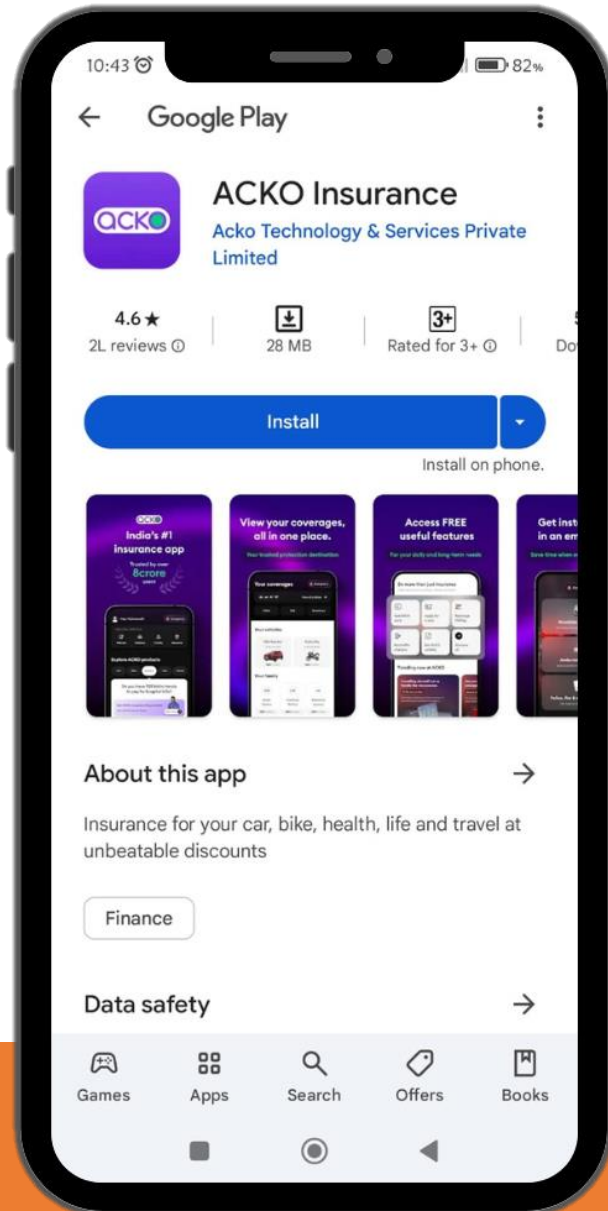
c. Is there a limitation on the number of deliveries covered?

Cover is only for the first two dependent children.

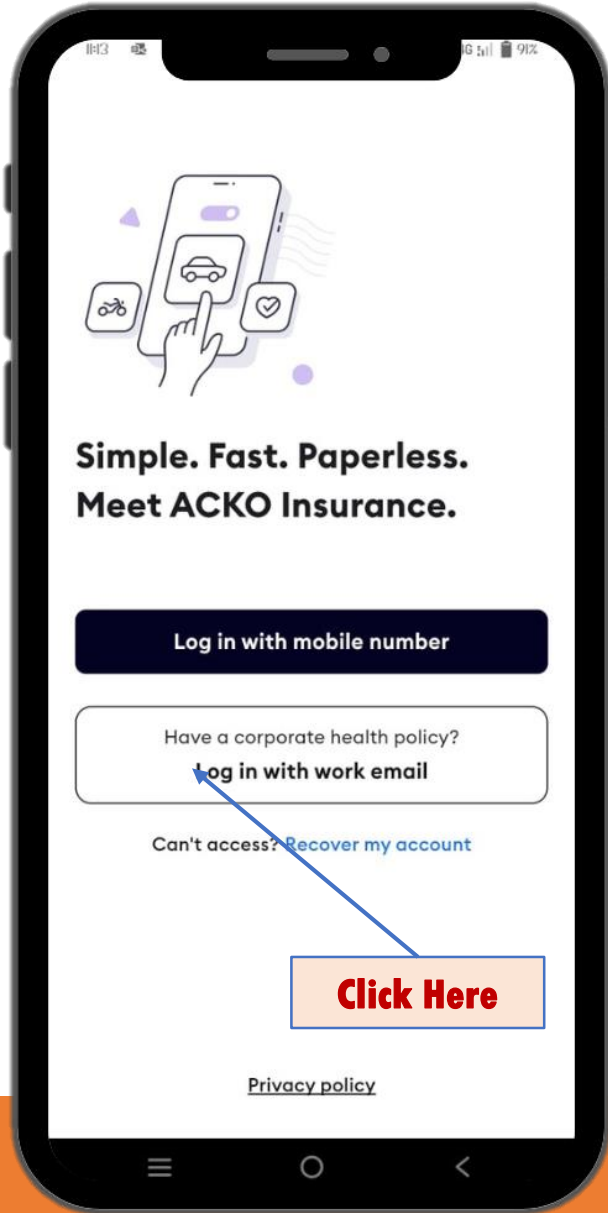
d. Is the new born baby covered in the Insurance?

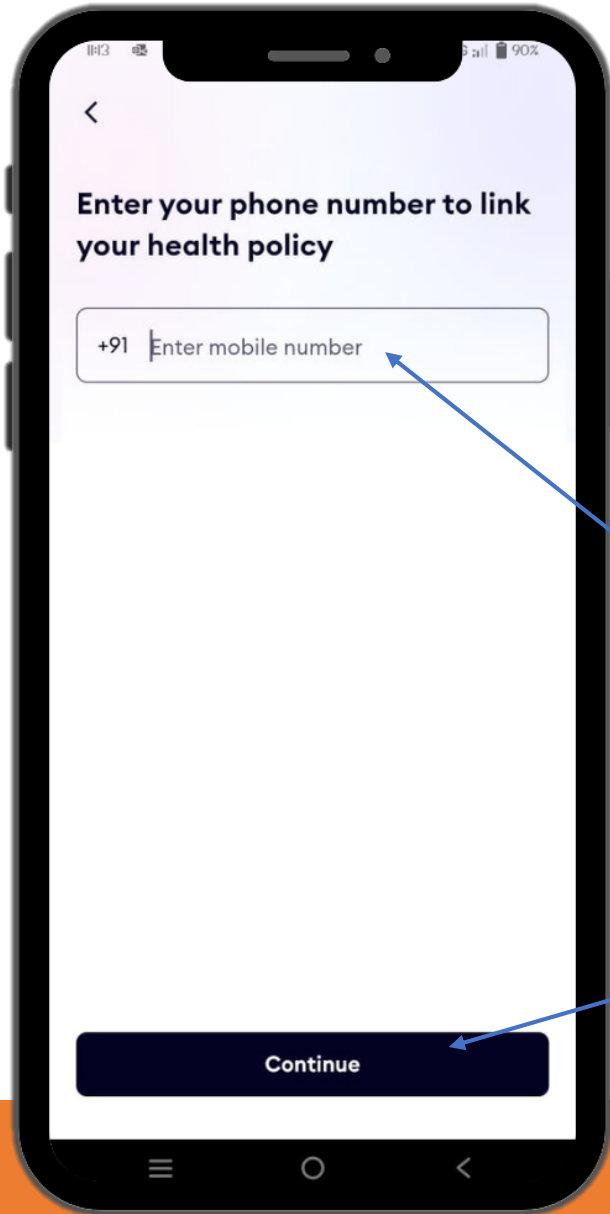
Yes, till the time of discharge from hospital

INSTALLING THE APP



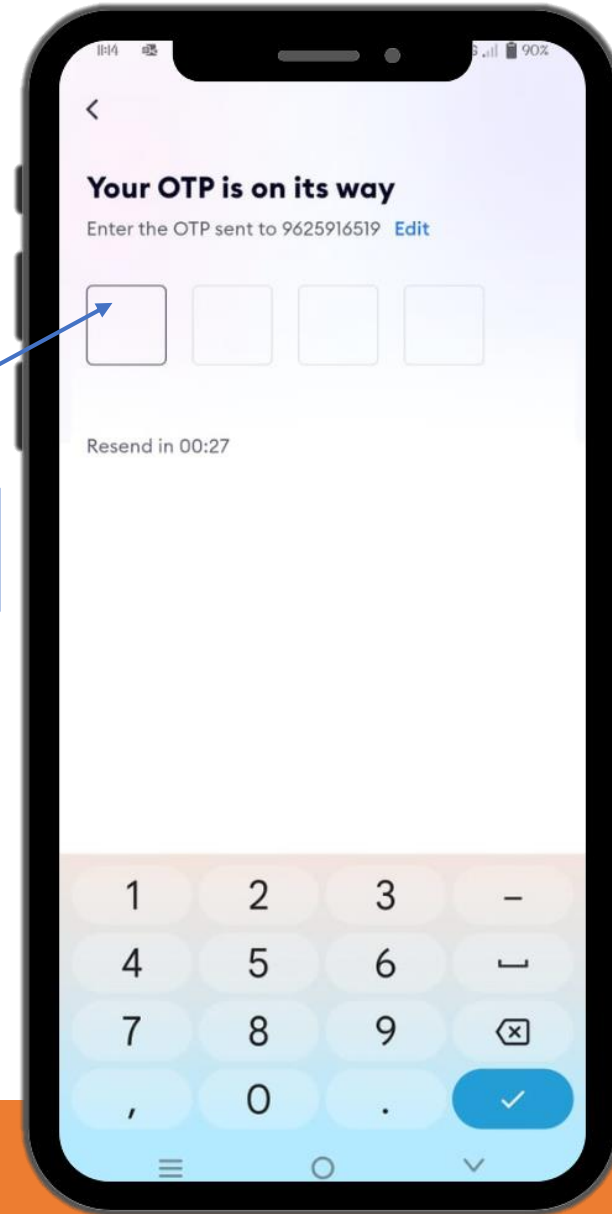
Download and Install **“ACKO Insurance”** from Play store or Appstore.



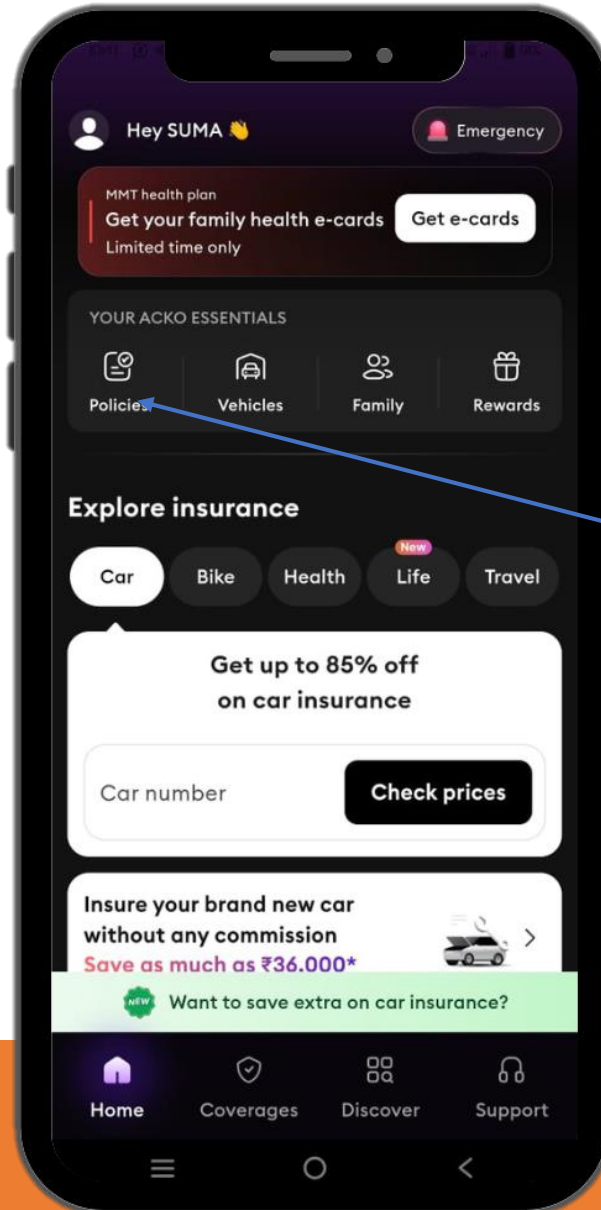
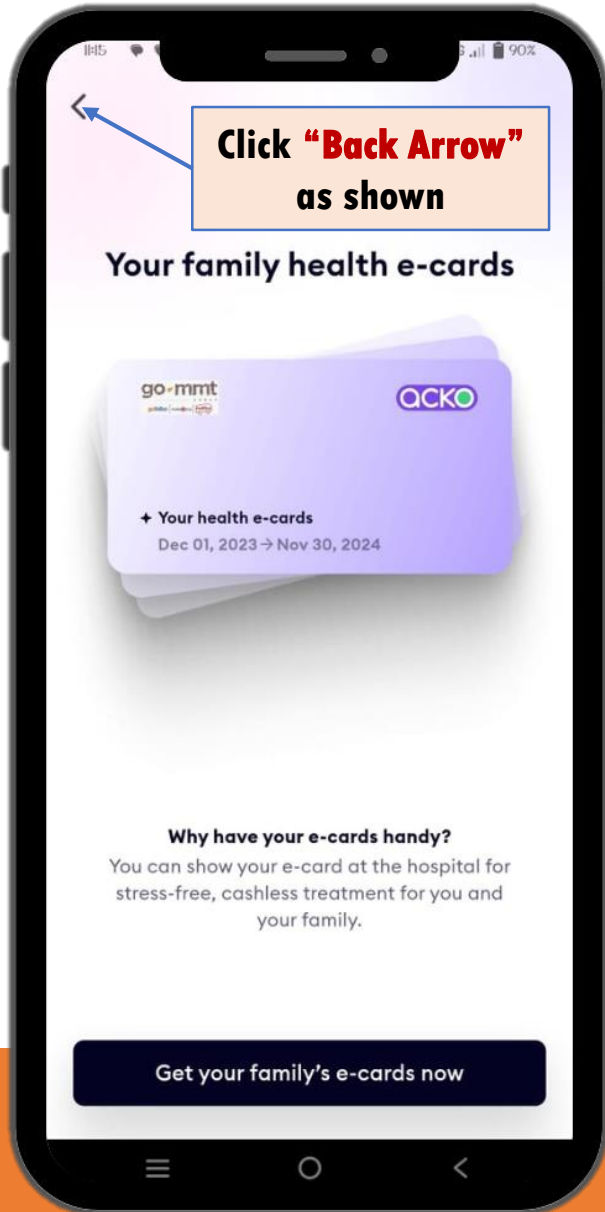


Enter **"OTP"** received on mobile

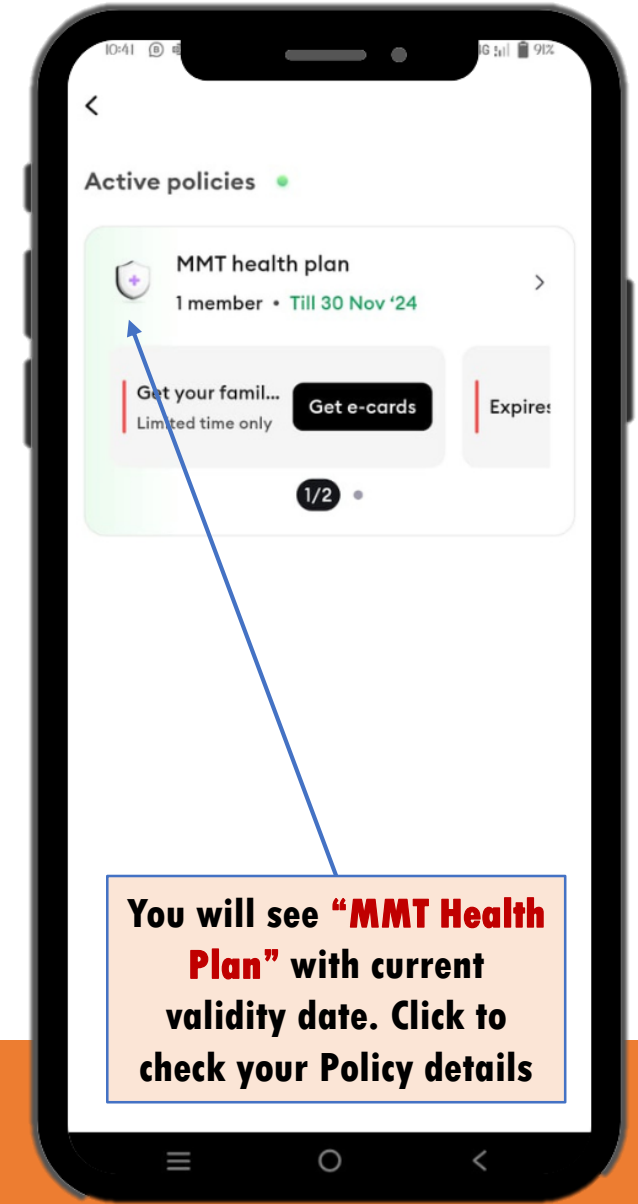
Enter **"Official Phone Number"** and click continue

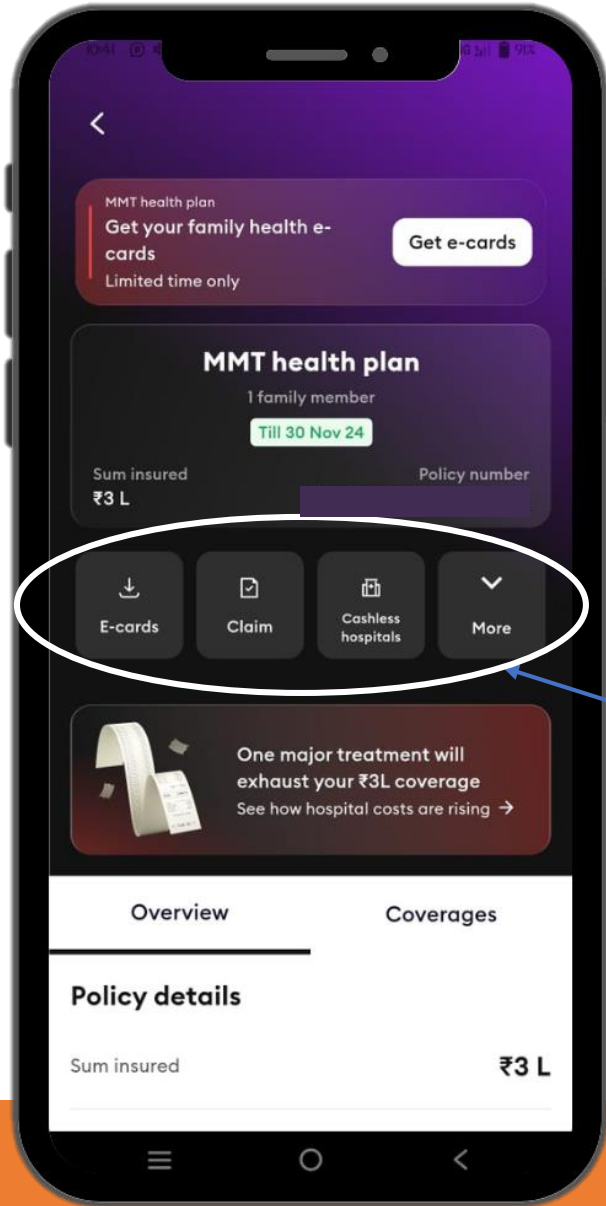


CHECKING POLICY DETAILS



Click **"Policies"**

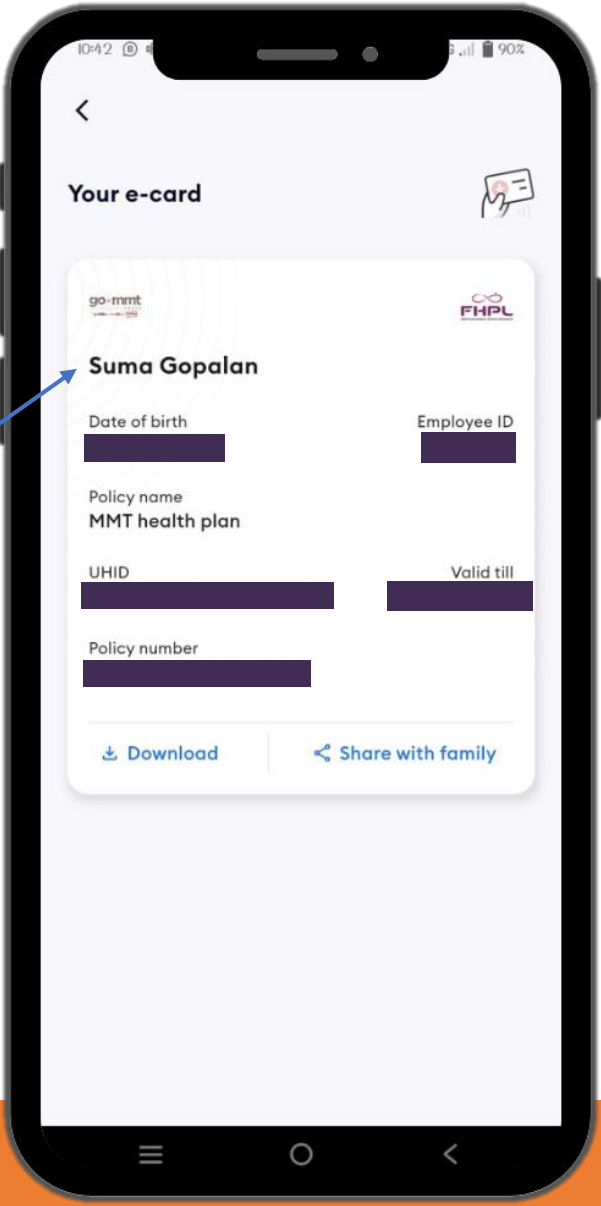




On this screen you can see below details. Click each option to check

- **E-cards**
- **Claims Process**
- **Cashless Hospital List**

You can see your Policy details by clicking on E-cards as shown here.



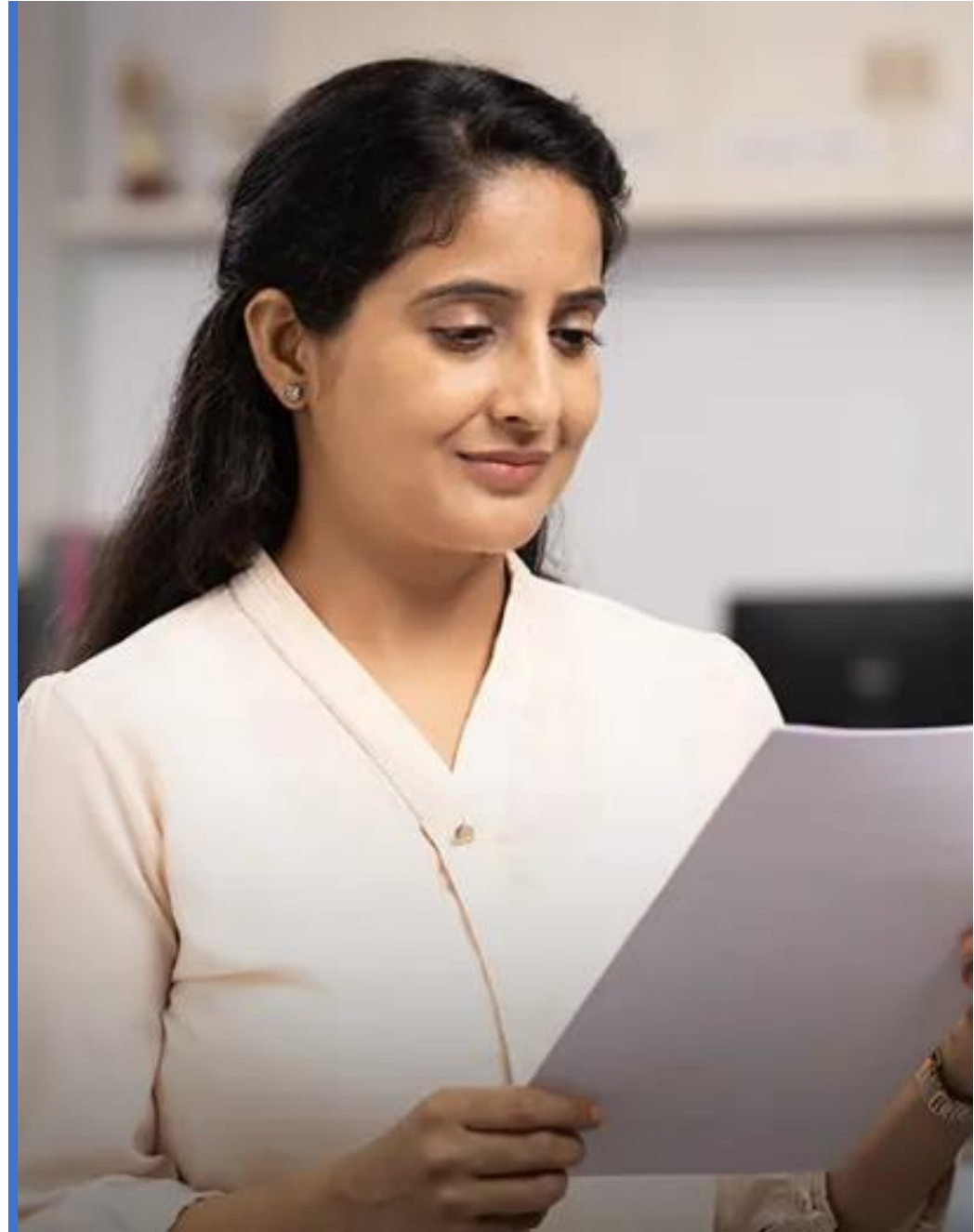
CLAIM PROCESS

1. Cashless

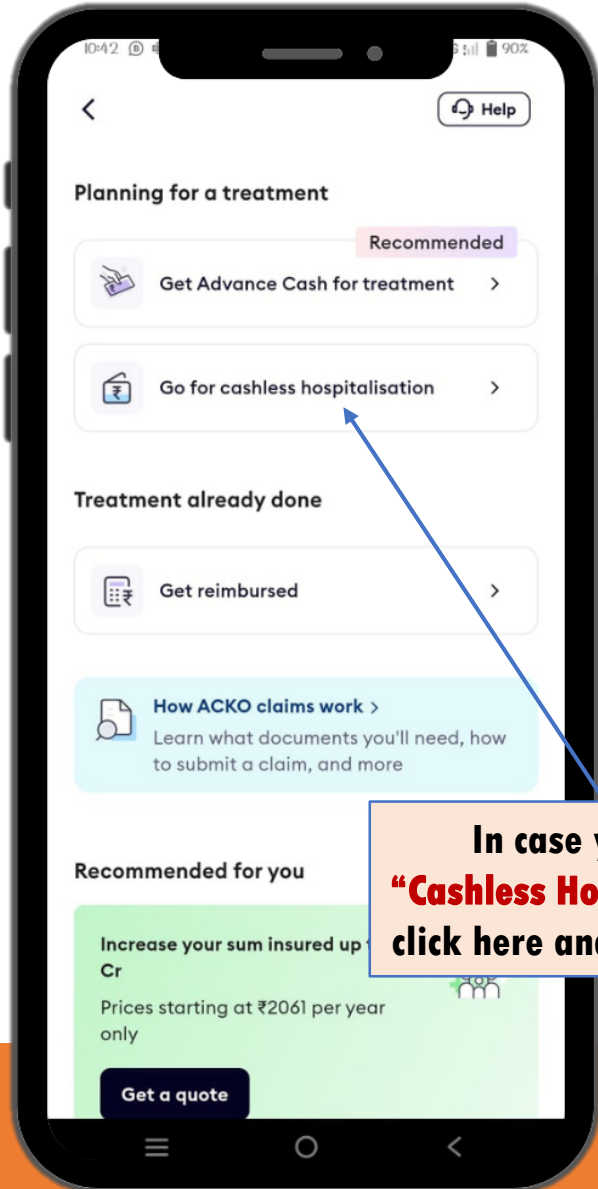
2. Reimbursement

NOTE:

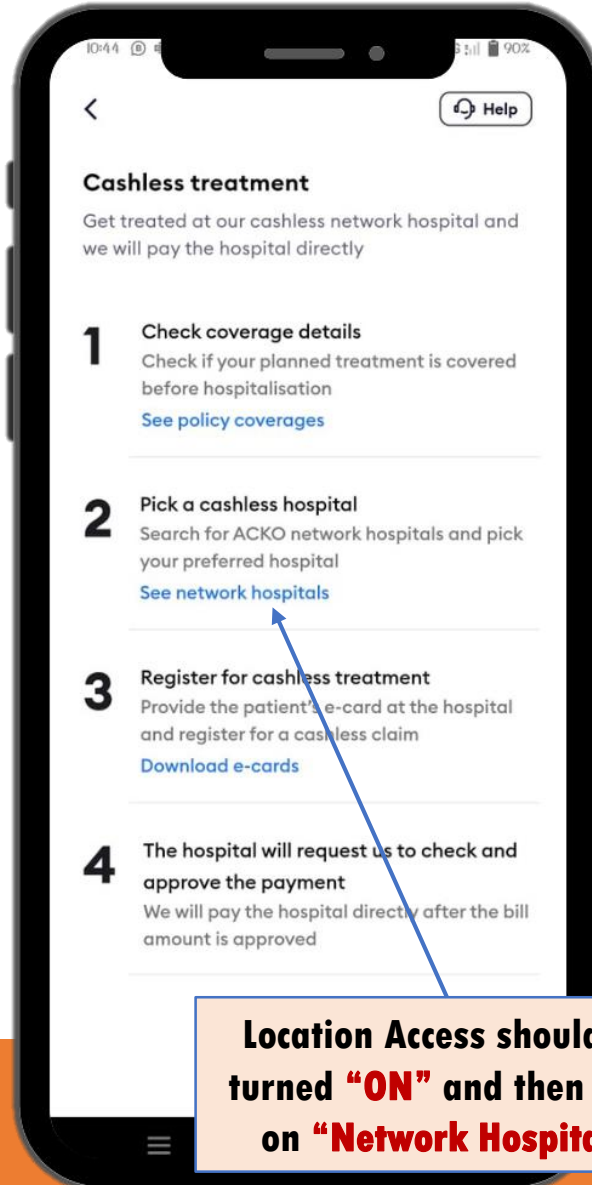
- **Cashless Claim Intimation : Within 48hrs of admission**
- **Reimbursement Claim Submitting Period : Within 15 days from the date of discharge**



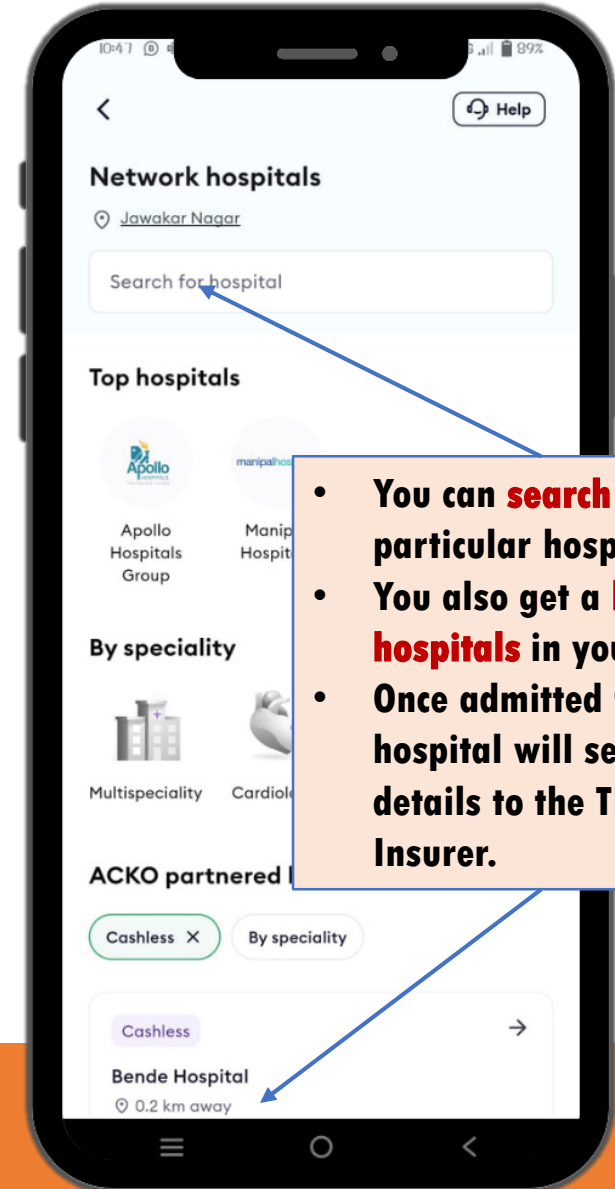
CASHLESS HOSPITALIZATION



In case you need **"Cashless Hospitalization"** click here and follow steps

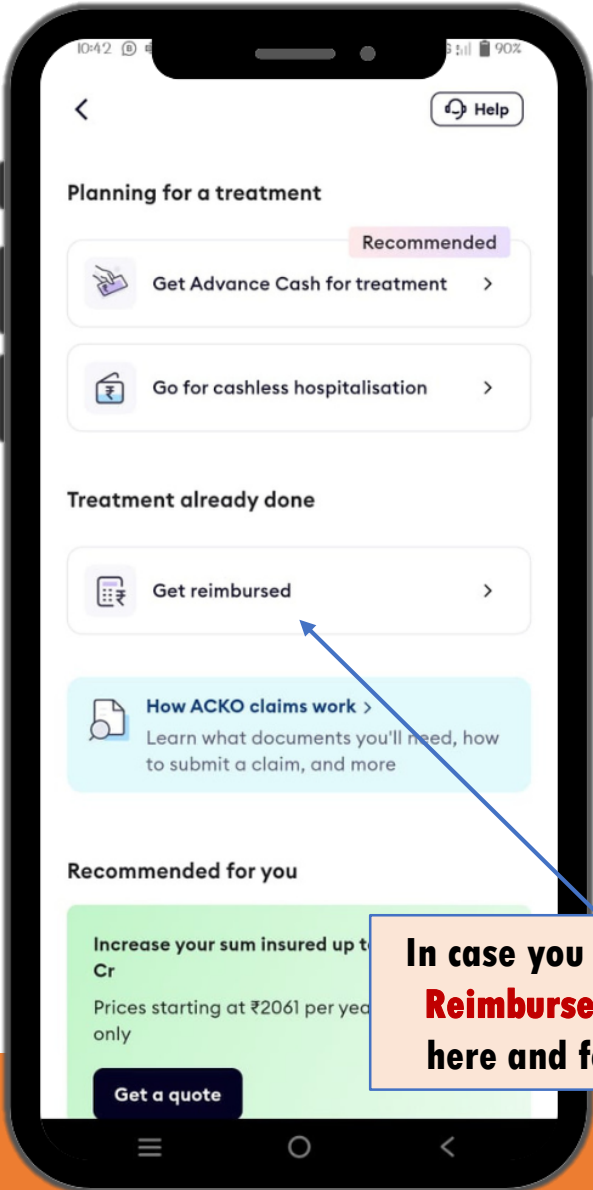


Location Access should be turned **"ON"** and then click on **"Network Hospital"**

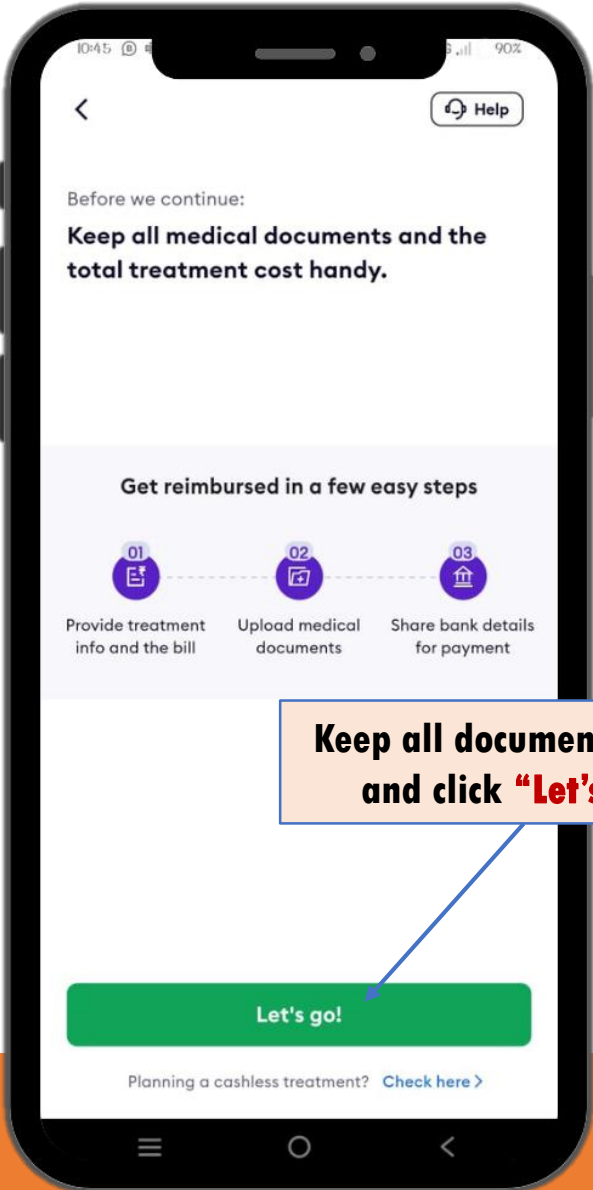


- You can **search** for a particular hospital.
- You also get a **list of hospitals** in your area.
- Once admitted the hospital will send details to the TPA / Insurer.

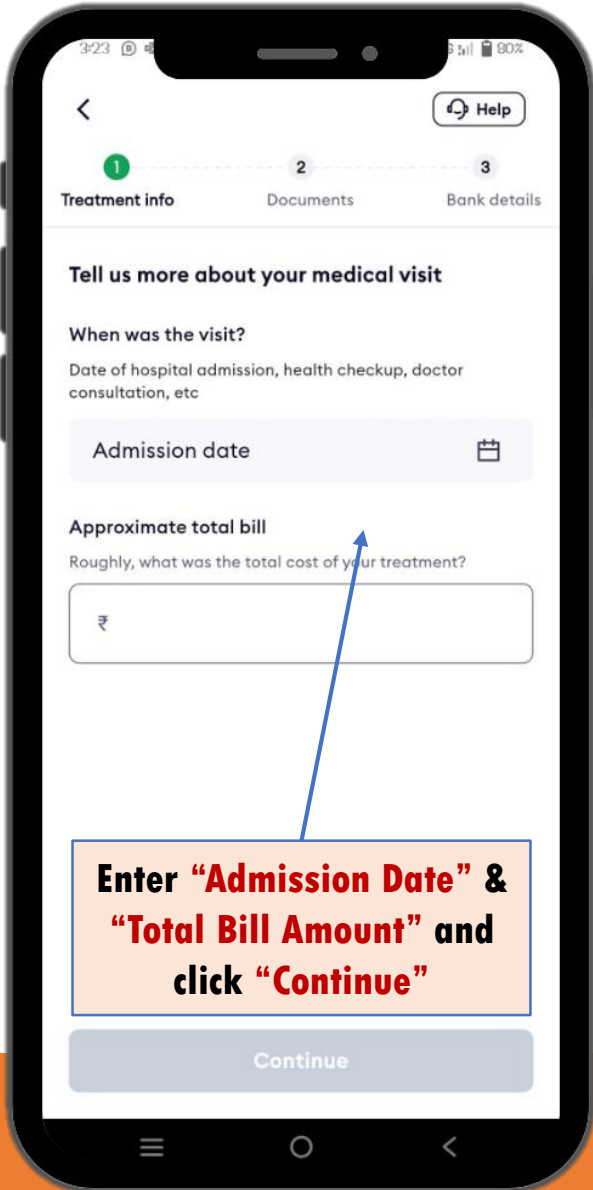
CLAIM REIMBURSEMENT



In case you need **“Claim Reimbursement”** click here and follow steps

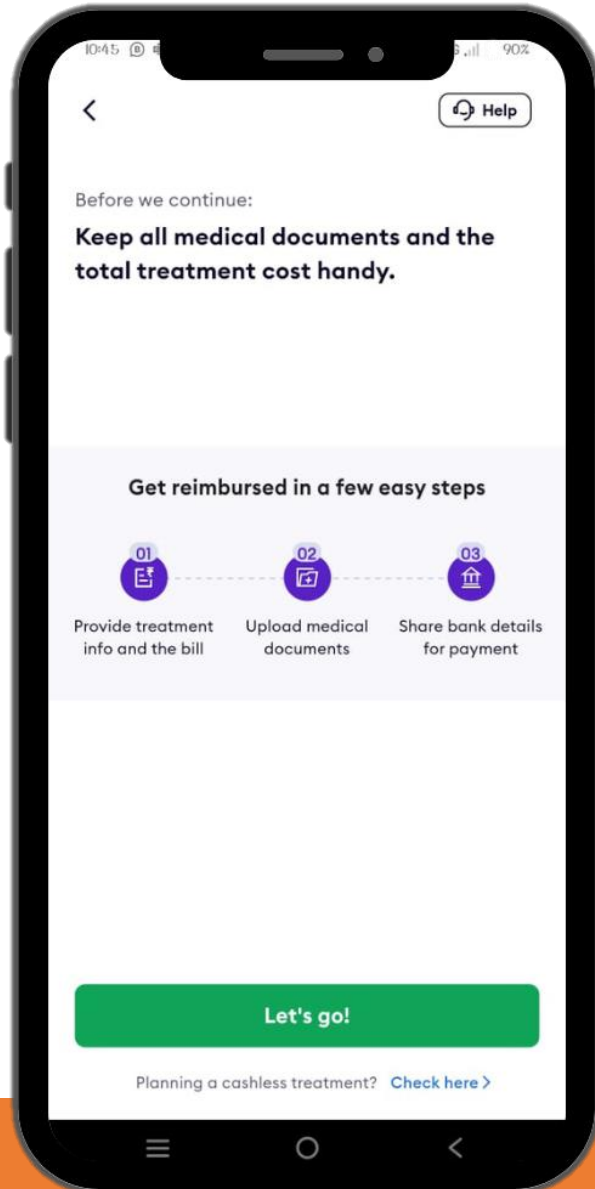


Keep all documents handy and click **“Let's go!”**



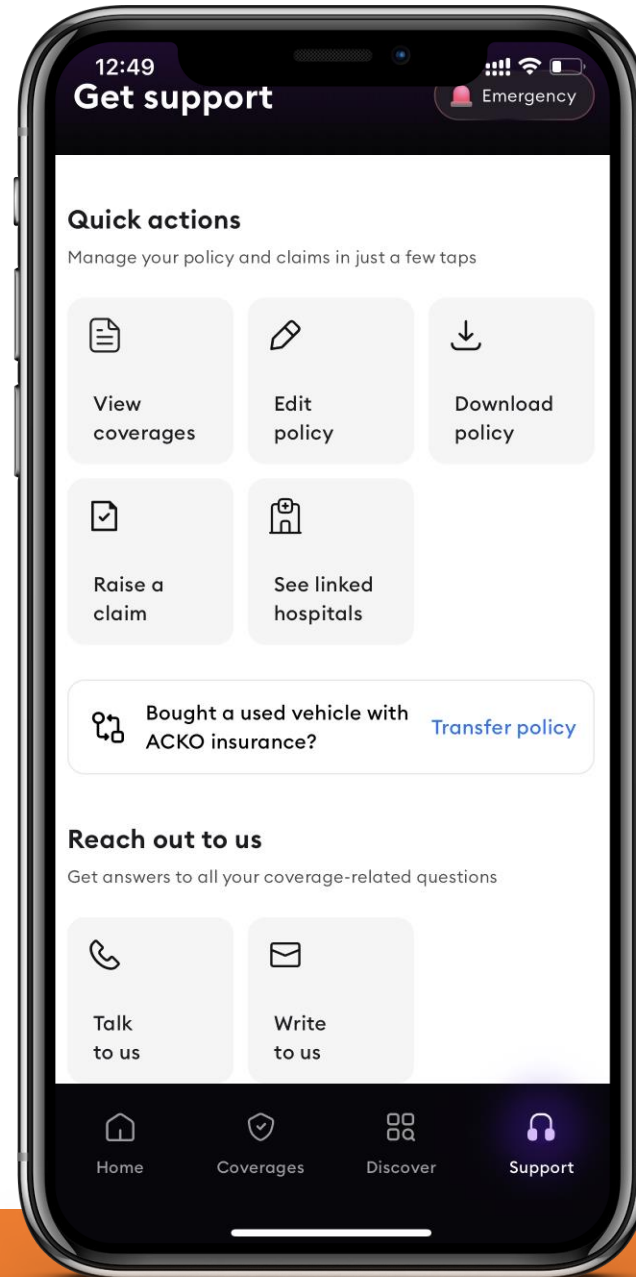
Enter **“Admission Date”** & **“Total Bill Amount”** and click **“Continue”**

CLAIM REIMBURSEMENT



- **Step1: Provide treatment info & Bill details**
- **Step2: Upload all medical documents (required doc details will be mentioned in this section)**
- **Step 3: Share your account details where you want the reimbursement amount to be credited (account should be in the name of the insured Expert)**

CONTACT DETAILS



QUESTIONS?

