

Shriram Life Arogya Saathi

128B034V01

A non-linked non-participating health individual pure risk premium rider

Definitions:

- **Medical Advice:** Medical Advice means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.
- **Medical Practitioner:** Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.
- **Network Provider:** Network Provider means hospitals or health care providers enlisted by an insurer or service provider to provide medical services to an insured by a cashless facility.
- **Service Provider:** Means **Livlong Protection and Wellness Solutions Limited**, the entity which provides the services to the insured on behalf of **Shriram Life Insurance Company Limited** (hereinafter referred as "company") through the network providers. The service provider hereinafter means
- **OPD Benefits:** OPD (Out-Patient Department) benefits means the one in which the Insured visits a clinic/hospital for diagnosis, pathology tests and treatment based on the advice of a Medical Practitioner. The Insured is not required to be admitted as a day care or in-patient.
- **Cashless facility:** Means an arrangement where insured can avail of medical benefits without having to pay the hospital or diagnostic center or medical practitioner directly to the extent the pre-authorization is approved
- **Independent GP Tele-Consultation:** An independent GP Tele-Consultation means the one in which Insured avails an independent medical consultation by General Physician conducted remotely using technology like video calls, phone calls, or mobile apps to connect patients with healthcare professionals.
- **Annual Health Check-up (AHC):** A medical examination including physical examination, blood tests and other screenings to assess the condition of health.
- **AHC Follow-up GP Tele-Consultation:** A tele-consultation scheduled after completion of lab tests available within an Annual Health check (AHC) package where a General Physician explains the clinical significance of any abnormal test values and addresses any queries around the test reports.

Benefits available: In consideration of the premium paid, subject to the terms and conditions, contained herein the Company agrees to provide the benefits as mentioned in the table below.

Benefit	Option 1	Option 2	Option 3
Annual Health Check-up (AHC)	1 AHC (33 Parameters) (Full body Checkup) + 1 Follow-up GP Tele-Consultation	1 AHC (33 Parameters) (Full body Checkup) + 1 Follow-up GP Tele-Consultation	1 AHC (33 Parameters) (Full body Checkup) + 1 Follow-up GP Tele-Consultation
No. of Additional GP Tele-consultations	1 Independent GP Tele-consultation	-	-
OPD Health Benefits	Multi-Purpose Cashless Benefit -₹2000 (Usable across GP Consultation and Lab Benefits)	Multi-Purpose Cashless Benefit -₹750 (Usable across GP Consultation and Lab Benefits)	-
OPD Health Benefit Sub Limits	₹500 per claim (1 claim per month)	₹250 per claim (1 claim per month)	-

Premium	₹ 650	₹ 350	₹ 250
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The AHC (33 parameters) includes the following parameters as in the table below.

Test	Number of parameters
Complete Blood Picture	24
Liver Function Test	5
Renal Function test	1
Lipid panel	2
Fasting Blood Sugar (FBS)	1

Renewal of policy:

The policy shall ordinarily be annually renewable except on grounds of fraud, misrepresentation by the Insured Person. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.

Premium Payment

The premium under this rider shall be payable in one time (i.e. single premium) for the cover for the entire term of one year.

Revision of Terms of the Policy including the Premium Rates

The Company, may revise or modify the terms of the policy including the premium rates as per the extant guidelines or experience. The insured person shall be notified thirty days before the changes and the modified premium or terms and conditions and shall come into effect only from next annual renewal of the policy.

Termination

The insurance under this rider shall expire immediately on the earlier of the following events.

- Upon the death of the Insured Person
- Upon exhaustion of the total OPD, AHC & GP consultation benefit available under the rider option
- End of the rider term if not renewed

How to avail benefits under this rider

The insured person must take prior appointment from the service provider (Livlong) to avail any of the policy benefits with the designated labs, hospitals and doctors. The service provider (Livlong) will provide appointment for collection of blood sample at insured person's home, fixing appointment for tele consultation with medical practitioner and to avail the OPD benefits from the nearest network hospital as the case may be. In case the insured undergo any lab tests, the lab reports shall be sent to the insured person through digital mode by the network labs.

- Toll free number:18002020600
- Website: www.livlong.com/terms
- By raising request through **livlong 365 App**

However, for any assistance, the insured person can also contact the company through any of the following modes.

- Toll free number: 1800-3000-6116/1800-103-6116
- Contact number: 040-23009400
- Website: <https://www.shriramlife.com>
- Email: customercare@shriramlife.in

Free Look Period: As applicable to the base policy.

Tax benefits: Please contact the tax advisor for the tax benefits available under this policy.

Redressal Mechanism of Grievance: Please refer the base policy document for details.