

FLEXI HEALTH PROTECT PLAN (GROUP)

Super Top Up policy for Account Holder of Canara Bank

Policy Period – 1 Year

Eligibility-

1. Insured must be account holder of Canara Bank
2. Entry Age
 - Adult – 18 Years to 65 Years
 - Child – 3 Months to 25 Years

Family Combination – (Floater Basis) As per premium tables given below

Sum Insured & Deductible Combination –

Sum Insured	Aggregate Deductible
3,00,000	2,00,000
5,00,000	2,00,000
10,00,000	3,00,000
20,00,000	5,00,000
20,00,000	10,00,000
50,00,000	5,00,000
50,00,000	10,00,000
50,00,000	20,00,000

Table of Benefit

Features	
Room rent	Single Pvt AC Room
ICU Charges	Actual
Pre-hospitalization	60 days
Post-hospitalization	90 days
Modern Treatment Methods	25% of Base Sum Insured
Day Care Treatment	Covered
Organ Donor Expense	Covered
Road Ambulance	3000 per Hospitalization
Air Ambulance (available for SI of Rs.10 Lacs and above)	Covered up to 10% of Sum Insured
PED Waiting Period	12 months
Specific Disease Waiting Period	12 months
Initial Waiting Period	30 days
Pre Policy Medical Check-up	Mandatory for age above 55 years
Cataract	Covered up to 20% of Sum Insured max up to INR 1 Lac per eye

Waiting Period –

Pre Existing Disease Waiting Period	12 months
Specific Disease / Procedures Waiting Period	12 months
Initial Waiting Period	30 days

Premium Rates – (*Below rates are incl. 15% IRDAI comm. and Excl. of GST)

1A								
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000
18-35 years	1,682	1,959	2,254	2,569	2,185	3,579	3,121	2,705
36-45 years	1,891	2,256	2,645	3,060	2,554	4,388	3,785	3,237
46-55 years	2,422	3,011	3,638	4,307	3,489	6,442	5,471	4,588
55-65 years	3,432	4,448	5,528	6,679	5,270	10,351	8,678	7,159

1A1C								
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000
18-35 years	3,069	3,422	3,802	4,209	3,715	5,509	4,921	4,384
36-45 years	3,264	3,702	4,170	4,671	4,062	6,271	5,546	4,886
46-55 Years	3,912	4,624	5,383	6,193	5,204	8,779	7,604	6,536
55-65 years	5,113	6,333	7,630	9,013	7,321	13,426	11,417	9,592

1A2C								
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000
18-35 years	3,312	3,769	4,259	4,785	4,146	6,466	5,707	5,013
36-45 years	3,482	4,012	4,579	5,187	4,449	7,128	6,249	5,448
46-55 Years	4,275	5,142	6,066	7,052	5,848	10,203	8,772	7,471
55-65 years	5,594	7,017	8,532	10,147	8,171	15,302	12,957	10,824

1A3C								
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000
18-35 years	3,608	4,189	4,815	5,484	4,671	7,627	6,660	5,776
36-45 years	3,764	4,412	5,108	5,853	4,948	8,235	7,158	6,175
46-55 Years	4,649	5,674	6,767	7,934	6,510	11,666	9,973	8,432
55-65 years	6,074	7,701	9,434	11,281	9,023	17,181	14,498	12,059

1A4C								
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000
18-35 years	3,903	4,610	5,370	6,184	5,196	8,789	7,613	6,538
36-45 years	4,060	4,833	5,663	6,553	5,473	9,396	8,112	6,938
46-55 Years	5,028	6,212	7,477	8,829	7,181	13,150	11,191	9,407
55-65 years	6,555	8,386	10,336	12,416	9,874	19,059	16,039	13,293

2A								
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000
18-35 years	3,275	3,717	4,189	4,694	4,079	6,309	5,577	4,911
36-45 years	3,609	4,192	4,815	5,479	4,669	7,604	6,640	5,763
46-55 Years	4,458	5,401	6,404	7,474	6,165	10,890	9,337	7,925
55-65 years	6,073	7,700	9,428	11,276	9,014	17,144	14,469	12,038

2A1C								
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000
18-35 years	3,505	4,045	4,622	5,240	4,488	7,216	6,321	5,506
36-45 years	3,819	4,490	5,209	5,977	5,042	8,430	7,318	6,305
46-55 Years	4,817	5,911	7,078	8,322	6,801	12,296	10,489	8,848
55-65 years	6,373	8,126	9,990	11,978	9,545	18,318	15,432	12,809

2A2C								
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000
18-35 years	3,801	4,465	5,177	5,940	5,013	8,377	7,275	6,269
36-45 years	4,115	4,911	5,764	6,676	5,566	9,592	8,271	7,068
46-55 Years	5,314	6,620	8,013	9,497	7,683	14,242	12,086	10,127
55-65 years	6,912	8,894	11,002	13,250	10,500	20,424	17,160	14,193

2A3C								
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000
18-35 years	4,097	4,886	5,733	6,639	5,538	9,539	8,228	7,032
36-45 years	4,410	5,332	6,319	7,375	6,091	10,753	9,225	7,831
46-55 Years	5,693	7,159	8,724	10,392	8,354	15,725	13,303	11,101
55-65 years	7,430	9,630	11,973	14,470	11,416	22,444	18,818	15,520

2A4C								
Deductible	2,00,000	2,00,000	3,00,000	5,00,000	10,00,000	5,00,000	10,00,000	20,00,000
SI	3,00,000	5,00,000	10,00,000	20,00,000	20,00,000	50,00,000	50,00,000	50,00,000
18-35 years	4,393	5,307	6,288	7,339	6,062	10,701	9,182	7,795
36-45 years	4,706	5,753	6,875	8,075	6,616	11,915	10,178	8,594
46-55 Years	6,072	7,698	9,434	11,287	9,025	17,209	14,521	12,076
55-65 years	7,947	10,367	12,944	15,691	12,332	24,465	20,476	16,848

Please note -

1. Pre-policy Medicals mandatory for ages above 55 years
2. Proposals with adverse health declaration will be referred for Underwriting review.
3. Premium Rates are valid for 15 days.
4. Duly filled Proposal Form is mandatory for every proposal

These are indicative features, Please refer Flexi Health Protect Plan (Group) Policy Wordings for detailed Terms & conditions.