Sahyog General Insurance Company Limited

Customer Information Sheet / Policy Schedule

Product Name: Family Health Optima Plan
Policy No: SGI/FH/2026/0048213
Policy Period: 01/04/2026 to 31/03/2027
Continuous coverage since: 01/04/2024
Insured Persons: Rajesh Sharma, Neha Sharma
Sum Insured: Rs. 5,00,000 (Family Floater)
TPA Name: Medi Assist India

Room Rent: up to 1% of Sum Insured per day. Proportionate deduction applies above eligibility.
Co-payment: 10% on all admissible claims for insured persons above 60 years.
Initial waiting period: 30 days from first inception except accidents.
Pre-existing diseases are covered after a waiting period of 36 months of continuous coverage.
Specific illnesses such as cataract, hernia, kidney stones and joint replacement: waiting period of 24 months.
Maternity benefit: waiting period of 9 months not applicable; maternity is not covered under this plan.
Cataract surgery is limited to Rs. 40,000 per eye per policy year.
Out-patient (OPD) consultations and medicines are not covered unless leading to hospitalisation.
Exclusions: Cosmetic or aesthetic treatment is excluded. Dental treatment is not covered unless due to accident. Spectacles and contact lenses are excluded.