

WAITING PERIOD



Medical Underwriting Loading: Company may apply a risk loading on the premium payable as mentioned in the Prospectus

- For more details on the coverages, exclusions, terms and conditions, please refer the product prospectus through www.galaxyhealth.com

To know more



Prohibition of rebates: (Section 41 of Insurance Act 1938):

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakhs rupees.

Galaxy
HEALTH INSURANCE

Galaxy Health Insurance Company Limited

(Formerly known as Galaxy Health and Allied Insurance Company Limited)

Registered Office: "Prestige Polygon", 12th Top Floor (P), #471, Anna Salai, Nandanam, Chennai - 600 035 • IRDAI Registration No.167
 • CIN: U65120TN2023PLC165765 • GHI/FY 2024-25/BROCHURE-GG (GHIHLIP25037V012425)/ENG/001 • For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale • IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint

Galaxy
HEALTH INSURANCE



YOUR HEALTH. YOUR SHIELD.
YOUR GUARDIAN.

Reach us: © 044 - 4001 7227 / Toll Free: 1800 203 0007

The information provided in this brochure is only indicative.

The **Galaxy Guardian** is your ultimate policy in protecting health and assuring peace of mind. Galaxy is committed to the philosophy of “Everything for Everyone”, ensuring coverage for individual with tailor-made features.

FEATURES OF THE POLICY



Type of Cover
Individual



Entry Age
5 months of age to any age



Sum Insured Options (Rs)
Rs. 3 Lakhs / Rs. 5 Lakhs



Treatment of Cataract
Sum Insured Rs. 3 Lakhs:
covered up to Rs. 25,000/-
Sum Insured Rs. 5 Lakhs:
covered up to Rs. 35,000/-



Health Check-Up
Sum Insured Rs. 3 Lakhs:
covered up to Rs. 750/-
Sum Insured Rs. 5 Lakhs:
covered up to Rs. 1,000/-
For every claim free year



Organ Transplantation
Covered up to
Sum Insured

EMI

Installment
Quarterly / Half yearly



Policy Term
1 / 2 / 3 Years



**No Pre-acceptance
medical screening**



**Home Care
Treatment**
Covered up to
10% of Sum Insured



**Newborn
Baby Cover**
Covered up to 10% of the
Mother's Sum Insured



**AYUSH
Treatment**
Covered up to
Sum Insured



**Modern
Treatments**
Covered up to
Sub-limits

COVERAGE



Room Rent Limit (Per day)
Covered up to 1%
of the Sum Insured



ICU
Covered as Actuals



Road Ambulance
Covered up to
Rs. 1,500/-per hospitalisation.
Maximum up to Rs. 3,000/-
per policy period



Bariatric Surgery
Covered up to 30%
of the Sum Insured



Co-payment
10% co-payment
applicable for all claims



**Rehabilitation and
Pain Management**
Covered up to Rs. 25,000/-
per policy year



**Pre / Post hospitalization
expenses**
30 days and 60 days
respectively



**Day care
Procedures / Treatment**
All day care procedures
are covered



**Domiciliary
Hospitalisation**
Covered up to
Sum Insured



Outpatient Consultation
Sum Insured Rs. 3 Lakhs:
covered up to Rs. 2,000/-
Sum Insured Rs. 5 Lakhs:
covered up to Rs. 3,000/-



Cumulative Bonus
10% of Sum Insured
after completion of every
claim free year, subject to
maximum of 50%



No Claim Discount
in-lieu of Cumulative Bonus
Sum Insured Rs. 3 Lakhs: 4%
Sum Insured Rs. 5 Lakhs: 3%