

Initial Waiting Period  
30 days

### WAITING PERIOD



Specific Waiting Period  
24 months



PED Waiting Period  
24 months

Gala Fit-Pro Active Care  
(Engaging Wellness Program)  
Discount available  
up to 20%  
on renewal premium  
(exclusively designed  
for both adults and kids)

### DISCOUNT



No Claim  
Discount  
in-lieu of  
Bonus



Long Term Discount  
**Two-year policy:** 10% discount  
on 2nd year premium.  
**Three-year policy:** 12.5% discount  
on 2nd and 3rd year premium.  
**Four-year policy:** 14% discount  
on 2nd, 3rd and 4th year premium.  
**Five-year policy:** 15% discount  
on 2nd, 3rd, 4th and 5th year premium

- Online Purchase: 5% discount available for first online purchase and their renewals
- 20% copayment applies to selected coverages under outpatient benefits on reimbursement services
- For more details on the coverages, exclusions, terms and conditions, please refer the product prospectus through [www.galaxyhealth.com](http://www.galaxyhealth.com)

To know more



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

#### 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.

\*The information provided in this brochure is only indicative

#### 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 2025-26/  
BROCHURE-GALAXY TWIN 360 (GHIHLIP26048V012526)/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



Inpatient



Outpatient

# GALAXY TWIN 360

UIN: GHIHLIP26048V012526

WHERE TRADITION MEETS INNOVATION



Wellness



Value Added Services

**Galaxy**  
HEALTH INSURANCE®

# GALAXY TWIN 360

UIN: GHIHLIP26048V012526

Galaxy Twin 360 brings together Inpatient Hospitalisation Cover, Outpatient Treatment, Wellness Support and value added services in one complete policy. With added Benefits, Galaxy Twin 360 delivers all-round healthcare for you and your family.

## FEATURES



**Type of Cover**  
Individual / Multi Individual / Floater



### Plan Options

	Individual (Rs. In lakhs)	Floater (Rs. In lakhs)
Core Plan	7.5	10
Max Plan	15	20
Ultra Plan	30	35

**Note:** For family size 1A+1C, 1A+2C and 1A+3C the Inpatient sum insured will be as per Individual plans. For Outpatient benefit limit will be as per 1 adult premium only and will float among family members.

## EMI

**Installment Options**  
Facility to pay premium in installments



**Family Size**  
2A+3C (Single premium for 1A and 2A. Additional child premium will be collected extra)



**Physical Gym Access**  
via partner network



**Gala Fit-Pro Active Care**  
(Engaging Wellness Program)

Discount available up to 20% on renewal premium  
(Exclusively designed for both adults and kids)

## CORE PLAN

### COVERAGES



#### Consumables

68 Consumables + Admission, Record and Insurance Processing charges are covered



#### ICU including Digital ICU

Modern technological gadgets integrated with medical expertise



#### Road Ambulance

Rs.2,500/- per policy year



**Day Care Procedures**  
All day care procedures are covered



#### Cumulative Bonus

25% for each claim free year, subject to a maximum of 100%



**Room Rent**  
Single Standard A/c room



**Pre and Post Hospitalization**  
30 days and 60 days respectively



**Organ Transplantation**  
Covered up to Sum Insured



**Bariatric Surgery**  
Covered up to Rs.3,00,000/- for Individual and Floater

## CORE PLAN

### COVERAGES



**Modern Treatment with Nanotechnology**  
Covered up to 30% of Sum Insured



**AYUSH Treatment**  
Covered up to Sum Insured



**Home Care Treatment**  
Covered up to Rs.2,00,000/- for Individual  
Covered up to Rs.2,50,000/- for Floater



**Premium Waiver for Voluntary Organ Donor**  
1 year premium waiver



**No Claim Discount**  
Individual: 2%  
Floater: 1%



**Outpatient Cover**  
Unlimited Teleconsultation,  
In clinic / Hospital Doctor Consultation, Health  
Checkup, Physiotherapy, Prescribed Diagnostics,  
Mental Wellbeing, Diet and Nutrition etc.,  
are covered

## MAX PLAN

### COVERAGES



**Organ Transplantation**  
Covered up to Sum Insured



**Day Care Procedures**  
All day care procedures  
are covered



**Bariatric Surgery**  
Covered up to Rs.3,00,000/-  
for Individual and Covered up to  
Rs.6,00,000/- for Floater

## MAX PLAN

### COVERAGES



**Consumables**  
68 Consumables + Admission, Record and  
Insurance Processing charges are covered



**Room Rent**  
Covered up to Deluxe room



**ICU including Digital ICU**  
Modern technological  
gadgets integrated with medical expertise



**Pre and Post Hospitalization**  
30 days and 60 days respectively



**Road Ambulance**  
Rs.4,000/- per policy year

### Home Care Treatment

Covered up to Rs.3,00,000/- for Individual  
Covered up to Rs.3,50,000/- for Floater



**Hospital Cash**  
Rs.500/- per day  
Maximum 7 days per hospitalization  
and  
14 days per policy period

### Premium Waiver for Voluntary Organ Donor

2 years premium waiver



**No Claim Discount**  
Individual: 1%  
Floater: 1%

### Outpatient Cover

Unlimited Teleconsultation,  
In clinic / Hospital Doctor Consultation, Health  
Checkup, Physiotherapy, Prescribed Diagnostics,  
Mental Wellbeing, Diet and Nutrition etc.,  
are covered

## ULTRA PLAN

### COVERAGES



#### Consumables

68 Consumables + Admission, Record and Insurance Processing charges are covered



#### Cumulative Bonus

50% for each claim free year, subject to maximum of 200%



#### Assisted Reproduction Treatment

Covered up to Rs.2,00,000/-



#### Room Rent

Any room



#### Newborn Baby Cover

Covered up to Rs.1,00,000/-



#### Automatic Restoration

Covered up to 100% Sum Insured once (applicable for same / different diseases) for subsequent hospitalisation during policy year



#### Delivery Expenses

Covered up to Rs.50,000/- per delivery



#### Modern Treatment with Nanotechnology

Covered up to Sum Insured



#### Outpatient Cover

Unlimited Teleconsultation, In clinic / Hospital Doctor Consultation, Health Checkup, Physiotherapy, Prescribed Diagnostics, Prescribed Pharmacy, Vaccination, Vision and Dental Consultation with care, Mental Wellbeing, Diet and Nutrition etc., are covered



#### ICU including Digital ICU

Modern technological gadgets integrated with medical expertise



#### AYUSH Treatment

Covered up to Sum Insured



#### Organ Transplantation

Covered up to Sum Insured

## ULTRA PLAN

### COVERAGES



#### Organ Donor Expenses

Covered up to Sum Insured



#### Home Care Treatment

Covered up to Rs.4,00,000/- for Individual  
Covered up to Rs.5,00,000/- for Floater



#### Additional Sum Insured Cover for Road Traffic Accident (RTA)

25% of the Sum Insured



#### Hospital Cash

Rs.750/- per day  
Maximum 7 days per hospitalization and 14 days per policy period



#### Premium Waiver for Voluntary Organ Donor

2 years premium waiver



#### Pre and Post Hospitalization

60 days and 90 days respectively



#### Day Care Procedures

All day care procedures are covered



#### Road Ambulance

Actuals



#### Bariatric Surgery

Covered up to Rs.6,00,000/- for Individual and Floater



#### No Claim Discount

Individual: 1%  
Floater: 1%