

# GALAXY EMPOWER, GALAXY HEALTH INSURANCE COMPANY LIMITED

UIN: GHIHLIP25040V012425

**Galaxy**  
HEALTH INSURANCE

**ENSURING CARE** FOR EVERY JOURNEY, EVERY CONDITION



Your health should never be defined by limitations.  
With **Galaxy Empower**, we break barriers in health insurance coverage, offering financial security and medical assistance to those who need it the most.

## FEATURES OF THE POLICY



**Type of cover**  
Individual



**Entry Age**  
Adult: 18 Years to 65 Years  
Dependant Children:  
Newborn to 17 Years



**Sum Insured options**  
Rs. 4 Lakhs / Rs. 5 Lakhs

**EMI**

**Installment**  
Monthly / Quarterly /  
Half yearly



**Policy Term**  
1 year



**No Pre-acceptance  
medical screening**



**Eligibility**  
40% or more disability as  
certified by Competent authority  
as per Disability Act 2016



**Co-payment**  
20% Co-payment  
on all claims

**Waiver of  
Co-payment  
(Optional Cover)**

Available on payment of  
additional premium

## COVERAGE



### Room Rent Limit (Per day)

Covered up to 1% of the Sum Insured



### ICU (Per day)

Covered up to 2% of the Sum Insured



### Road Ambulance

Covered up to Rs. 2,000/- per hospitalisation



### Pre / Post hospitalization expenses

30 days and 60 days respectively



### Day care Procedures / Treatment

All day care procedures are covered



### Treatment of Cataract

Covered up to Rs. 40,000/- per eye in one policy period



### AYUSH Treatment

Covered up to Sum Insured



### Modern Treatments

Covered up to 50% of the Sum Insured



### Lumpsum benefit under HIV/AIDS

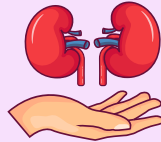
Covered 100% of Sum Insured or available balance Sum Insured under the policy, whichever is less as lumpsum

## WAITING PERIOD



### Initial waiting period

30 days for all claims except resulting from Accident



### Specific Disease / Illness

24 Months



### Pre-Existing Disease

36 Months for Pre-existing disease other than Disability Cover / HIV / AIDS  
24 months for Pre-existing Disability Cover  
90 days for HIV/AIDS and its complication

- 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



### 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 COMPANY LIMITED

Registered Office: "Prestige Polygon", 12th Top Floor (P), #471, Anna Salai, Nandanam, Chennai - 600 035. ● IRDAI Registration No. 167 ● CIN No. U65120TN2023PLC165765 ● GHI/FY 2024-25/BROCHURE-GE, GHICL (GHIHLIP25040V012425)/ENG/001 ● For more details on risk factors, terms and conditions please read the policy wordings 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