

GALAXY PROMISE

UIN: GHIHLIP25035V012425

OUR PLEDGE TO PROTECT

We promise comprehensive coverage with engaging wellness benefits crafted with a customer centric approach across Signature, Elite and Premier plans.

OUR POLICY INCLUDES CUTTING-EDGE FEATURES



100% Covered

68 consumables + Admission, Record and Insurance processing charges



Premium Promise

No change in the premium till insured makes a claim or up to 55 years of age whichever is earlier



Insta Care Cover

Asthma, Blood Pressure, Cholesterol covered from 31st day



Unlimited Restoration of Sum Insured



Cumulative Bonus

Subject to maximum of 500%



Room Rent Enhancement

Insured can opt for any room type



Delivery Expenses

Covered for Normal / Caesarean delivery



No co-payment



Cashless everywhere



PED Buy-Back

Pre-Existing Disease waiting period can be reduced to 24 months or 12 months

FEATURES OF THE POLICY



Entry Age:

Adult:

18 years to 65 years

Dependent Children:

16 days to 25 years

Policy Term:

1 / 2 / 3 Years



Reduction of waiting period:

Specified disease from 24 months to 18 months* and pre-existing disease from 36 months to 25 months*

* applicable for Signature plan, 3 years term

Premium Waiver for Voluntary Organ Donor:

Offers a 2-year premium waiver



Gala Fit-Pro Active Care (Wellness Program)

Premium discount up to 20% at the time of renewal (exclusively designed for both adults and kids)

Installment Options:

Facility to pay premium in installments



Sum Insured Options (Rs. in Lakhs):

Signature Plan:

5 / 7.5 / 10 / 15 / 20 / 25 / 50 / 100

Elite Plan:

5 / 7.5 / 10 / 15 / 20 / 25 / 50

Premier Plan:

3 / 4 / 5 / 7.5 / 10 / 15 / 20 / 25

Family Size:

Covered up to 2A+3C
Parents can be covered as a separate unit



Discounts "Galaxy Savings: Where discounts are as unique as you are"

- A) Long Term Discount: Two-year policy: 10% discount on 2nd year premium. Three-year policy: 12.5% discount on 2nd and 3rd year premium
- B) Gala Fit-Pro Active Care Discount (Engaging wellness program): Premium discount available up to 20% at the time of renewal
- C) Premium waiver for Voluntary Organ Donor: Insured person who donates organs, then insurer provides a 2-year premium waiver for the insured person and their immediate family members if they are already policyholders
- D) Online purchase discount : 5% discount available for first online purchase and their renewals
- E) Either Cumulative bonus or No claim discount
- F) Up to 45% discount available in the premium by choosing deductible option

SIGNATURE PLAN

Luxury Health at your fingertips



68 consumables + Admission, Record and Insurance processing charges



Premium Promise

No change in the premium till Insured make a claim or up to 55 years of age whichever is earlier



Automatic Restoration

Unlimited Sum Insured (applicable for same disease/ different diseases)



Cumulative Bonus

100% of Sum Insured after completion of first claim free year, 25% of Sum Insured for every subsequent claim free year subject to maximum of **500%**



Cataract

Covered up to Sum Insured



Newborn Baby Cover

Covered up to Rs.5 Lakhs, based on Sum Insured



Delivery Expense

Covered up to Rs.2 Lakhs, based on Sum Insured (either Cesarean/Normal delivery)



Assisted Reproduction Treatment

Covered up to Rs.5 Lakhs, based on the Sum Insured



Surrogacy

Covered up to limit specified under Assisted Reproduction Treatment



Oocyte Donor Expense

Covered up to limit specified under Assisted Reproduction Treatment



In Utero Fetal Surgery

Covered up to Sum Insured



Modern Treatment

Covered up to Sum Insured



AYUSH

Covered up to Sum Insured



Health Check-up

Covered up to Rs.8,000/- for **Individual** and Rs.15,000/- for **Floater**, based on Sum Insured for every year (irrespective of claims)



Pre & Post Hospitalization

90 days and 180 days respectively



SIGNATURE PLAN

Luxury Health at your fingertips



Day Care Procedures

All day care procedures are covered.



Treatment for Sleep Disorder

Polysomnography - sleep study test covered up to Rs.25,000/-, based on Sum Insured



Treatment for Chronic Severe Refractory Asthma

Covered up to Rs.5 Lakhs, based on the Sum Insured



Rehabilitation and Pain Management

Covered up to Sub-limit or maximum up to 20% of the Sum Insured whichever is less



Home Care Treatment

Covered up to 10% of Sum Insured or maximum up to Rs.5 Lakhs whichever is less



Room Rent

Sum Insured Rs.5 Lakhs to Rs.20 Lakhs covered up to Deluxe room.

Sum Insured Rs.25 Lakhs & above - Covered up to any room



ICU including Digital ICU

Modern technological gadgets integrated with medical expertise



Domiciliary Hospitalisation

Covered up to Sum Insured



Road Ambulance

Covered up to Sum Insured



Air Ambulance

Covered up to 10% of Sum Insured



Emergency Domestic Medical Evacuation

Sum Insured - Rs.5 Lakhs to Rs.15 Lakhs - covered up to Rs.7,500/-

Sum Insured - Rs.20 Lakhs & above - covered up to Rs.10,000/-



Second Medical Opinion

Covered



Bariatric Surgery

Sum Insured

Rs.5 Lakhs to Rs.15 Lakhs - covered up to Rs.3 Lakhs

Sum Insured

Rs.20 Lakhs & above - covered up to Rs.6 Lakhs



Hospice Care

Covered upto 10% of Sum Insured or maximum up to Rs.5 Lakhs which ever is less



Organ Donor Expenses

For **Insured**: Covered up to Sum Insured, if the Insured donates organ

For **Donor**: Additional Sum Insured, covered up to basic Sum Insured for any complications that necessitate a Redo surgery/ ICU admission



Organ Transplantation

Covered up to Sum Insured



Compassionate Travel

Covered up to Rs.25,000/-



Repatriation of Mortal Remains

Covered up to Rs.25,000/-



Gala Fit-Pro Active Care

Discount available up to 20% on renewal premium



Treatment in Valuable Service Provider

Covered subject to a maximum of Rs.5000/-



No Claim Discount in-lieu of Cumulative Bonus

Sum Insured Rs.5 Lakhs & Rs.7.5 Lakhs - 4 %

Sum Insured Rs.10 Lakhs & above - 2%

ELITE PLAN

Elevating Health Care



Automatic Restoration

Covered up to 100% Sum Insured (applicable for different diseases)



Cumulative Bonus

50% of Sum Insured after completion of first claim free year, 25% of Sum Insured for every subsequent claim free year, subject to maximum of **150%**



Cataract

Sum Insured - 5 Lakhs - Covered up to Rs. 60,000/-
Sum Insured - 7.5 Lakhs & above - Covered up to Rs.75,000/-



Newborn Baby Cover

Covered up to Rs.1 Lakh based on Sum Insured



Modern Treatment

Covered up to Sum Insured



AYUSH

Covered up to Sum Insured



Health Check-up

Covered up to Rs.5,000/- for **Individual** and Rs.10,000/- for **Floater** based on Sum Insured for every claim free year.



Pre & Post Hospitalization

60 days and 90 days respectively



Day Care Procedures

All day care procedures are covered



Rehabilitation and Pain Management

Covered up to Rs.25,000/-



Room Rent

Sum Insured - Rs.5 Lakhs to Rs.20 Lakhs - Covered up to Deluxe room
Sum Insured - Rs.25 Lakhs & above - Covered up to any room



ICU including Digital ICU

Modern technological gadgets integrated with medical expertise.



Domiciliary Hospitalisation

Covered up to Sum Insured



Road Ambulance

Covered maximum up to Rs.10,000/-



Air Ambulance

Covered up to 10% of Sum Insured or maximum up to Rs.2.5 Lakhs



Second Medical Opinion

Covered



Bariatric Surgery

Sum Insured Rs.5 Lakhs to Rs.15 Lakhs - covered up to Rs.2.5 Lakhs

Sum Insured Rs.20 Lakhs & above - covered up to Rs.5 Lakhs



Organ Transplantation

Covered up to Sum Insured



Compassionate Travel

Covered up to Rs.10,000/-



Repatriation of Mortal Remains

Covered up to Rs.15,000/-



Gala Fit-Pro Active Care

Discount available up to 20% on renewal premium



Treatment in Valuable Service Provider

Covered subject to a maximum of Rs.5000/-



No Claim Discount in-lieu of Cumulative Bonus

Sum Insured Rs.5 Lakhs & Rs.7.5 Lakhs - 3%

Sum Insured Rs.10 Lakhs & above - 1%



PREMIER PLAN

Affordable Health Cover



Room Rent

Sum Insured - Rs.3 Lakhs & Rs.4 Lakhs - 1% of Sum Insured
Sum Insured - Rs.5 Lakhs to Rs.10 Lakhs - 1% of Sum Insured maximum up to Rs. 7500/-
Sum Insured - Rs.15 Lakhs & above - maximum up to Rs.10,000/-



ICU including Digital ICU

Modern technological gadgets integrated with medical expertise



Pre & Post Hospitalization

30 days and 60 days respectively



Second Medical Opinion

Covered



Road Ambulance
 Covered maximum up to Rs.5,000/-



Gala Fit-Pro Active Care

Discount available up to 20% on renewal premium



Organ Transplantation

Covered up to Sum Insured



Day Care Procedures

All day care procedures are covered



Bariatric Surgery

Sum Insured - Rs.3 Lakhs to Rs.15 Lakhs - covered up to Rs.2 Lakhs

Sum Insured - Rs.20 Lakhs & above - covered up to Rs.3 Lakhs



Domiciliary Hospitalisation

Covered up to Sum Insured



Newborn Baby Cover

Covered up to Rs.50,000/-, based on Sum Insured



Health Check-up

Covered up to Rs.1,500/- for **Individual** and Rs.2,500/- for **Floater** based on Sum Insured for every block of two claim free year.



Cumulative Bonus

25% of Sum Insured after completion of first claim free year, 10% of Sum Insured for every subsequent claim free year, subject to maximum of **100%**



Cataract

Sum Insured Rs.3 Lakhs & Rs.4 Lakhs - covered up to Rs 25,000/-

Sum Insured Rs.5 Lakhs - covered up to Rs 35,000/-

Sum Insured Rs.7.5 Lakhs & above - covered up to Rs 50,000/-



Modern Treatment

Covered up to Sub-limits



No Claim Discount

in-lieu of Cumulative Bonus

Sum Insured Rs.3 Lakhs & Rs.4 Lakhs - 4%

Sum Insured Rs.5 Lakhs & Rs.7.5 Lakhs - 2%

Sum Insured Rs.10 Lakhs & above - 1%



AYUSH

Covered up to Sum Insured



● The information provided in this brochure is only indicative.

ENHANCED (OPTIONAL COVERS)

Coverages	Signature	Elite	Details																
 Consumables		☒	100% Covered (68 consumables + Admission, Record and Insurance processing charges)																
 Premium Promise		☒	No change in the premium till insured makes a claim or up to 55 years of age whichever is earlier																
 Insta Care Cover (ABC cover)	☒	☒	Pre-existing Disease(s) related to Asthma, Blood Pressure and Cholesterol are covered from 31st day																
 Room Rent Enhancement	☒	☒	Insured can opt for any room type Note: wherever any room is covered under base policy, this optional cover cannot be opted																
 PED Buy-Back	☒	☒	Pre-Existing Disease (PED) waiting period can be reduced from 36 months to either 24 months or 12 months																
 Personal Accident	☒	☒	Cover for Accidental Death and Permanent Total Disablement up to Rs. 1 Crore																
 Hospital Cash	☒	☒	A fixed benefit is paid for every day of hospitalisation subject to excess of 24 hours. Maximum payable up to 10 days per hospitalisation and 120 days per policy year <table><tr><td>Sum Insured (Rs. in Lakhs)</td><td>5</td><td>7.5 & 10</td><td>15 & 20</td><td>25</td><td>50 & above</td></tr><tr><td>Limit per day (Rs.)</td><td>1,000</td><td>1,500</td><td>2,000</td><td>2,500</td><td>3,000</td></tr></table>	Sum Insured (Rs. in Lakhs)	5	7.5 & 10	15 & 20	25	50 & above	Limit per day (Rs.)	1,000	1,500	2,000	2,500	3,000				
Sum Insured (Rs. in Lakhs)	5	7.5 & 10	15 & 20	25	50 & above														
Limit per day (Rs.)	1,000	1,500	2,000	2,500	3,000														
 Option to Choose Aggregate Deductible  (Or)  Per Claim Deductible	☒	☒	The combined maximum limit of amount deducted on the eligible claims during the policy year, beyond which claim will paid <table><tr><td>Aggregate Deductible Option</td><td>Rs.25,000/-</td><td>Rs. 50,000/-</td><td>Rs. 1,00,000/-</td></tr><tr><td>Sum Insured</td><td colspan="3">Discount on Premium</td></tr><tr><td>Up to Rs. 20 Lakhs</td><td>18%</td><td>35%</td><td>45%</td></tr><tr><td>Above Rs. 20 Lakhs</td><td>13%</td><td>25%</td><td>40%</td></tr></table>	Aggregate Deductible Option	Rs.25,000/-	Rs. 50,000/-	Rs. 1,00,000/-	Sum Insured	Discount on Premium			Up to Rs. 20 Lakhs	18%	35%	45%	Above Rs. 20 Lakhs	13%	25%	40%
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Sum Insured	Discount on Premium																		
Up to Rs. 20 Lakhs	18%	35%	45%																
Above Rs. 20 Lakhs	13%	25%	40%																
	☒	☒	The maximum limit of amount deducted on every eligible claims during the policy year Deductible options: A) Rs.5,000: 7.5% Discount on premium B) Rs.10,000: 15% Discount on premium																

● For more details on the coverages, waiting periods, 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 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-GALAXY PROMISE (GHIHLIP25035V012425)/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

● Enhanced Optional Covers are not applicable for Premier Plan variant