OPTIONAL COVERS (ON PAYMENT OF ADDITIONAL PREMIUM)

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

Room Rent Enhancement: Insured can opt for any room type

Durable Medical Equipment / CAPD: Covered up to 10% of the Sum Insured or Rs. 1,00,000/- whichever is less

WAITING PERIOD

- **Initial Waiting Period** – 30 Days
- **PED (Pre-Existing Diseases)** – 1 Year
- **Bariatric Surgery** – 1 Year
- **Specified Disease** – 1 Year
- **Organ Transplantation Expenses** – 1 Year
- **Delivery Expenses** – **2 years** (For both self and spouse covered under this policy) / **3 years** (If Insured woman alone covered under this policy without break)

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.

● The information provided in this brochure is only indicative.

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

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: U65120TN2023PLC165765 ● GHI/FY 2026-27/BROCHURE-GALAXY TOP-UP (GHIHLIP25039V012425)/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®

TOP UP COVER

GALAXY TOP-UP

UIN: GHIHLIP25039V012425

Extra Protection. Extra Peace of Mind.

Galaxy Top-up - Enhance your coverage with this top-up health insurance policy, which works alongside your existing plan to provide additional Sum Insured at a budget-friendly premium.

Galaxy HEALTH INSURANCE®

FEATURES OF THE POLICY

Type of Cover
Individual / Floater

Family Size
Covered up to 2A+3C

Entry Age
Adult: 18 years to 65 years
Dependent children: 16 days to 25 years

Sum Insured Options (Rs. in Lakhs)
5, 10, 15, 20, 25, 50, 75, 100 & 200
For persons above 60 years of age, maximum Sum Insured applicable is up to Rs. 25 lakhs

Aggregate Deductible Limit (Rs. in lakhs):
3, 4, 5, 10, 15, 20 & 25

EMI

Installment
Facility to pay premium in installments

Policy Term 1 / 2 / 3 Years

DISCOUNTS

Long Term Discount: Two-year policy: 10% discount on 2nd year premium. Three-year policy: 12.5% discount on 2nd and 3rd year premium.

Online purchase discount: 5% discount available for first online purchase and their renewals.

Gala Fit - Pro Active Care Discount (Wellness engaging program): Premium discount available up to 10% at the time of renewal.

COVERAGES

Room Rent
Single Private A/C room

ICU including Digital ICU
Modern technological gadgets integrated with medical expertise

Pre / Post Hospitalization
60 days and 90 days respectively

Road Ambulance
Maximum up to Rs. 3,000/- per hospitalisation

Air Ambulance
Covered up to 10% of Sum Insured (Applicable from Sum Insured Rs.15,00,000/- and above)

Nanotechnology
Covered up to 25% of the Sum Insured

Consumables
68 consumables + Admission, Record and Insurance processing charges

Gala Fit - Pro Active Care
Discount available up to 10% on renewal premium

Modern Treatment
Covered up to Sum Insured

Organ Transplantation Expenses
Covered up to Sum Insured

Delivery Expenses
Covered up to Rs. 50,000/- (Caesarean / Normal delivery)

Bariatric Surgery
Covered up to Sum Insured

Day care Procedures
All day care procedures are covered

AYUSH
Covered up to Sum Insured