

BD RATHORE

INDEPENDENT INSURANCE ADVISOR & CLAIMS ADVOCATE

IRDAI Certified | 15+ Years Experience | Rs. 500 Cr+ Coverage Managed

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POLICY AUDIT CHECKLIST

10-Point Health Policy Fine-Print Audit Checklist

Comprehensive 10-Point Inspection Criteria for Bulletproof Family Healthcare

1. Point 1: Room Rent & ICU Room Categorization

Ensure your policy permits Single Private AC room or has Zero Room Rent Limit to eliminate proportionate claim cuts.

2. Point 2: Mandatory Co-Payment & Zone Deductions

Verify that treatment in Tier-1 / Metro hospitals does not trigger 10% to 20% geographical co-payment deductions.

3. Point 3: Restoration & Refill Benefit Triggers

Check if sum insured restores automatically for same illness as well as different illness within the same policy year.

4. Point 4: Day-Care Procedures & Modern Treatments

Ensure all 500+ day-care procedures (dialysis, chemotherapy, eye surgery) are covered without 24-hour hospitalization mandate.

5. Point 5: Pre & Post Hospitalization Windows

Check that diagnostic tests, doctor visits, and medications are covered for 60 days before admission and 180 days after discharge.

KEY ACTION CHECKLIST:

- [x] 1. Zero Room Rent Limit verified
- [x] 2. Zero Mandatory Co-Payment confirmed
- [x] 3. Pre-Existing Disease waiting period under 2 years
- [x] 4. Unlimited Automatic Sum Insured Restoration active
- [x] 5. Consumables & Medical Accessories Rider attached
- [x] 6. Cumulative No-Claim Bonus protection included
- [x] 7. Organ Donor & Air Ambulance expenses covered
- [x] 8. AYUSH (Ayurveda, Yoga, Unani, Homeopathy) hospitalization covered
- [x] 9. Section 45 3-Year Incontestability period verified
- [x] 10. Super Top-Up deductible aligned with base policy sum insured

NEED A COMPLIMENTARY 1-ON-1 POLICY AUDIT?

Get BD Rathore's unbiased IRDAI fine-print audit of your existing or new family insurance plans.

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