



## Health 241 Add-on Policy Wording

We hope you understand and agree that the Health 241 Add-on can only be taken along with the Edelweiss Health Insurance Policy, not by itself as a separate policy.

Of course, like any add-on, the Health 241 Add-on has its terms and conditions – the ones given below, along with the Policy Terms & Conditions and applicable endorsements (changes) of your Edelweiss Health Insurance Policy.

### I. Definitions

The words and terms that are used in this document have specific meanings. We've tried to explain them here. Please remember that although we may refer to someone as singular and a man (he), the point could also apply to the plural or to a woman (she, they).

1. 'Add-on' means these extra Terms and Conditions, read along with the Proposal Form (Application Form), Policy Schedule and Optional Cover (if applicable) which form a part of the base Edelweiss Health Insurance Policy.
2. Policy/Health Insurance Policy means the Edelweiss Health Insurance Policy that we've issued to you, of which this cover is a part.

### II. Benefit

Since you've paid the additional premium as shown in your Policy Schedule, we agree to waive the first renewal premium of the Edelweiss Health Insurance Policy, provided

1. There is no claim paid/ admissible to you during the term of this Add-on.
2. This add-on has been purchased with a new Edelweiss Health Insurance policy for the first time (Individual + Floater), and not an existing policy.
3. This premium waiver benefit is applicable only for the first renewal of the policy and not available at subsequent renewals.
4. This Add-on benefit is offered only once at the time of initial entry of the insured of Edelweiss Health Insurance Policy.

### III. Specific conditions for this Add-on cover (Other than those of the Basic Policy)

1. This Add-on can be taken only with the Edelweiss Health Insurance Policy that we've issued you.
2. You can't transfer the benefits of this Add-on to someone else.
3. If you make a claim under your basic Edelweiss Health Insurance Policy and/or other optional covers that you've taken, it will be considered as a Claim even for the purpose of this Add-on. The benefits of this Add-on will end once you make such a Claim.
4. In case of claim in first policy year is reported by insured in a renewal policy where premium is waived then we will communicate the insured for payment of requisite premium in renewal policy and policy will get continue with continuity benefit. If premium is not received within 15 days of receipt of communication from client then renewal policy will get cancelled. Ab Initio, Company will not be on risk during the period when the premium is not received by us.

Edelweiss General Insurance Company Limited  
HEALTH 241 ADD-ON POLICY WORDINGS



5. You can't cancel only this Add-on, the entire policy needs to be cancelled. Similarly, if you cancel your Edelweiss Health Insurance Policy, this Add-on is also cancelled automatically.
6. Your refund of premium in case of cancellation, is worked out as per your basic policy.
7. All other Terms & Conditions and exclusions remain as per your basic policy.
8. You can't include new members for this Add-on in the middle of your policy term. It has to be taken only at the start.

This Add-on is subject otherwise to the terms, exceptions, conditions and limitations of your Edelweiss Health Insurance Policy

Product UIN: XXXXX

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