

Zero Co-pay (Add-on): Endorsement Document

Zero Co-pay is an Add-on which can be endorsed along with the Base Plan only and cannot be bought in isolation or as a separate product. The Add-on can only be purchased with the Base Plan at the time of either buying a New Policy or at Renewal of a Base Plan.

This Add-on shall remove the co-payment applicable in the base plan.

With this Add-on, there will be **NO** co-payment under the base plan except for the co-payment (if applicable) for taking treatment in higher room category than the eligible room category as specified in Your Base Plan's Policy Schedule.

The Add-on shall be available only if it is specifically mentioned in Your Base Plan's Policy Schedule.

All waiting periods, permanent exclusions, definitions, claims procedure and general terms & conditions applicable to the Base Plan will apply to this Add-on as well.