This page can vary in any of these relationships:

Sister
Brother
Son/ Daughter
Spouse
Grandmother
Grandson
Great-grandmother
Great-grandson
Daughter-in-law
Son-in-law
Father
Mother
Father-in-law
Mother-in-law
Niece
Nephew

Smart top-up option:
A comprehensive way of looking at FWD's future today becomes inseparable tomorrow due to increasing medical inflation. At the same time, being in a high-risk age group, the top-up policy may not be affordable or available. Our top-up plan is an additional comprehensive coverage offered to you with a threshold limit, it covers only when your basic policy expires in all cases, and the top-up policy shall have been paid for at least 3 years. Why is top-up important?

Top-up is important as it takes care of the rest between your existing policy and the actual cost incurred on hospitalization during the policy year. When it comes to top-up, it is a wise idea to increase your total coverage without any additional cost. While exploring your options for top-up has no limit, it is advisable to ensure you are covered under both plans. It is advisable to ensure your insurer is at least equal to the chosen threshold limit of your top-up.

Plan(s) 1 in a year - $2,500
Plan(s) 2 in a year - $5,000
Plan(s) 3 in a year - $7,500

Not covered
Pre-existing Disease: For individuals & Family, Pre-existing Disease: For individuals & Family

The following conditions are dealt with for sum insured up to $10,000 and additional conditions may apply for people insured under certain circumstances. Your insurer may cover for some conditions, either partially or in full, but your insurer is not responsible for any conditions that are not fully covered by your policies. In such cases, the remaining cost may exceed the chosen threshold limit of your top-up.

How to reach us?

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Follow us on Twitter
Our website

T&Cs apply. Not available in all the territories and may vary from state to state. For details, please visit our website.
**Benefit Table** – Health Companion (All limits in $ unless defined as percentage)

<table>
<thead>
<tr>
<th>Benefit Area</th>
<th>Benefit Description</th>
<th>Annual Contribution</th>
<th>Limits/Conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Hospitalization</strong></td>
<td>Covered up to the sum insured</td>
<td>$500</td>
<td>Maximum of $250,000</td>
</tr>
<tr>
<td><strong>Medical Expenses</strong></td>
<td>Covered up to the sum insured</td>
<td>$500</td>
<td>Maximum of $250,000</td>
</tr>
<tr>
<td><strong>Dental Expenses</strong></td>
<td>Covered up to $250</td>
<td>$200</td>
<td>Maximum of $250,000</td>
</tr>
<tr>
<td><strong>Loss of Income</strong></td>
<td>Covered up to $12,500</td>
<td>$200</td>
<td>Maximum of $12,500</td>
</tr>
</tbody>
</table>

**A Health Insurance Plan with a host of smart features to give you everything you need in a health cover. It is truly the smarter way to manage your entire family’s health.**

Why Health Companion is the right choice for your family

1. **Comprehensive protection**
   - Covers starting from $1 to $5.99
   - Up to 20 children covered in one policy
   - All-daycare treatments covered
   - No max limit (except for Nevada or travelers policies)
   - PC & post-hospitalization as well as domiciliary hospitalization covered

2. **Cashless facility**
   - We process cashless claims within 30 minutes across more than 3000 quality hospitals in our network.

3. **Hospitalization expenses**
   - We take care of your medical expenses with no cap on your limit except for safe and absolute

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**We believe that health insurance should give you peace of mind rather than cause you sleepless nights.**

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**Choose your plan**

Health Companion has been structured in a way so that you can choose your plan according to your family's needs. The first step is to choose from Individual and Family cover plan. The Family cover is beneficial because you can add both Individual and Family Floater policies for additional coverage. Follow the steps below:

**Individual**:

- **Individual Floater Policy**: Under the Individual and Family Floater plans you can choose from three variants (please refer to graph of costs) and select the one that best suits your family. Here's a quick look at the benefits:

<table>
<thead>
<tr>
<th>Individual Floater Policy</th>
<th>Cost</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Floater A</td>
<td>Low</td>
<td>Good</td>
</tr>
<tr>
<td>Floater B</td>
<td>Medium</td>
<td>Better</td>
</tr>
<tr>
<td>Floater C</td>
<td>High</td>
<td>Best</td>
</tr>
</tbody>
</table>

- **Family Floater Policy**: This plan is suitable for a nuclear family, as the premium for this plan depends on the age of the eldest insured member. It is available in the following combinations:

<table>
<thead>
<tr>
<th>Family Floater Policy</th>
<th>Cost</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Floater A</td>
<td>Low</td>
<td>Good</td>
</tr>
<tr>
<td>Family Floater B</td>
<td>Medium</td>
<td>Better</td>
</tr>
<tr>
<td>Family Floater C</td>
<td>High</td>
<td>Best</td>
</tr>
</tbody>
</table>

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**Doctors’ Consultation**

- Some doctors are not covered under the plan; however, the list of covered doctors is updated regularly.

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**FAQs**

- **What is the waiting period for specific diseases?** Post-operative care also includes coverage for the treatment of specific diseases.

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**Legal Notice**

- The information provided is subject to change without notice. This brochure is an advertisement meant for informational purposes only. It is not a legal document and should not be used as such.