

	Benefits entitled to the members and dependent family members (for the family unit)	Maximum claim value
01	Hospitalization in a private hospital (Rs. 160,000 maximum for a single event) For Room Charges Rs. 5000.00 (per day) For Medicine, Operation Theater charges Rs. 60,000.00 For Doctor's Fees Rs. 35,000.00 For Medical Tests Rs. 30,000.00	Rs.250,000.00 (per annum)
02	For obtaining in-house treatment in a private Ayurvedic hospital subjective to above categories (private Ayurvedic hospital should be a registered entity under local subjective Ministry.)	Rs. 160,000.00 (per annum)
03	Hospitalization in a Government Hospital For Residing Allowance Rs. 1000.00 (per day) For Medicine Rs.60,000.00 (only for the period hospitalized under specialist consultant's recommendation) For Medical Tests Rs.30,000.00 (only for the period hospitalized under specialist consultant's recommendation)	Rs. 10,000.00 (for maximum 10 days)
04	Hospitalization in a government Ayurvedic hospital For Residing Allowance Rs.1000.00 (per day)	Rs. 10,000.00 (for maximum 10 days)
05	Child Births Hospitalization in a private hospital Child birth with a cesarean surgery Natural child birth Hospitalization in a Government hospital Child birth with a cesarean surgery Natural child birth Still-child birth miscarriage	Rs. 60,000.00 Rs. 25,000.00 Rs. 1500.00 (per day)
06	Heart related surgeries of family members	Rs. 150,000.00

Benefits entitled only to members for major surgeries	Maximum claim value
01. for heart surgeries	Rs. 800,000.00
for RF Ablation	Rs. 350,000.00
02. for kidney transplantations	Rs. 800,000.00
03. for brain surgeries	Rs. 800,000.00
04. for cancer diseases	Rs. 400,000.00
05. for implantation of knees	Rs. 150,000.00
06. for implantation of hip bones	Rs.150,000.00
07. for hearing aids	Rs.75,000.00
08. for spectacles	Rs. 3500.00
09. personal accidents and natural death claims cover For deaths caused by accidents For natural deaths	Rs.1,000,000.00 Rs. 400,000.00
10. personal accident cover	Rs. 1,000,000.00

Agrahara

Silver
Proposal Scheme

Silver

Insurance

Monthly Premium

Rs.300