







The Optima Restore isn't just a regular health insurance plan. It is a plan that cares for you in illness & gives you reward for Staying Healthy



RESTORE BENEFIT

A unique restore benefit that automatically reinstates the basic sum insured in case you exhaust your coverage amount in a policy year at no extra charge. The restored sum insured can be utilized to cover you against any other illness or in case anyone in your family (in the case of a family floater) falls ill later.

2X

MULTIPLIER BENEFIT

The amazing restore benefit also comes with a never before renewal incentive. If you've had a claim free year, we will increase your basic sum insured by 50% as a no claim bonus. If you don't claim even in the second year, we'll double your basic sum insured as a no claim bonus in the third year i.e. 100% of the basic Sum Insured.



HEALTH CHECKUP

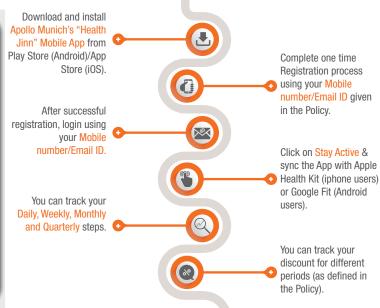
Optima Restore helps you keep track of your health status with its preventive health checkup benefit offered at renewal irrespective of claim status. The health checkup benefit is available once in 2 years on sum insured of Rs 5 lakhs and once every year on sum insured of Rs 10 lakhs & above.

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STAY ACTIVE BENEFIT

We at Apollo Munich constantly strive to help you manage your health and are very excited to introduce a new benefit called Stay Active which would not only encourage you to create a habit of walking but also reward you based on your steps walked. A discount at each renewal is given if the insured member achieves the average step count target on the Apollo Munich mobile application - Health Jinn.







OTHER FEATURES

Lifelong Renewal • No sub-limit on room rent • No claim based loading • **Emergency air ambulance cover on sum insured of 10 lacs & above** • No geography based sub-limits • Cashless transaction at 4500+ Network Hospitals • Quick Turnaround time and Claim Payments • Easy Upgrade

TAX BENEFIT UNDER SECTION 80D* OF THE INCOME TAX ACT.



Let's Uncomplicate.

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• IRDAI Reg. No. - 131 • CIN: U66030AP2006PLC051760 •UIN:IRDAI/HLT/AMHI/P-H/V.III/1/2016-17