



Critical Illness Policy provides financial security to your employees by making available money, upfront, to the insured to meet treatment expenses for the following critical ailments:

- Coronary Artery Surgery. (Compensation is limited to 20% of the limit)
- Cancer
- Renal Failure i.e. Failure of both Kidneys.
- Stroke
- Multiple Sclerosis
- Major organ transplants like kidney, lung, pancreas or bone marrow.

The policy can be issued to persons between the ages of 20-65 years and the Sum Insured can be upto Rs. 25 lakhs.

The Sum Insured is given to the insured as a lump sum on confirmation of the diagnosis. The critical illness has to be diagnosed by a registered medical practitioner, supported by radiological, histological and laboratory evidence acceptable to the insurer.

The insured person needs to survive for 30 successive days after the diagnosis of the critical illness in Order to make his claim. The company shall compensate the insured only once in respect of any particular critical Illness.

The claim is not paid if the critical illness incepts or manifests during the first 90 days of the inception of the policy.

For more information or specific queries contact us on [info@optima.co.in](mailto:info@optima.co.in)