

Health Protection Plus Claim Live example 4

LIVE CASE OF CLAIM SETTLED UNDER LIC'S HEALTH PROTECTION PLUS				
POLICY NUMBER		186204224		
NAME OF THE PRINCIPAL INSURED		R. KUMAR		
Date of Commencement		23.12.2009		
Yearly Premium		Rs. 15,000		
Members covered	Name	Relation	HCB	MSB
	R. KUMAR	PI	2,000	4,00,000
	BALA. I	Spouse	1,000	2,00,000
Hospitalisation Details		Intimation No.10000289/02-08-2010		
Name of the Beneficiary		BALA. I		
Admitted On		02.07.2010		
Discharged On		06.07.2010		
Hospitalised for		Chole lithiasis With chole cystitis		
Amount Paid to the Claimant under LIC's HEALTH PROTECTION PLUS		Expenses Actually incurred by the Claimant		
NON-ICU-HCB	Rs. 2000	Rent	Rs.1700	
MSB	Rs. 1,20,000	Diagnosis	Rs. 1160	
		Surgery	Rs.9350	
		Consultation	Rs. 800	
		Others	Rs. 1406	
TOTAL	Rs. 1,22,000	Total	Rs.14416	

Claimant has got a benefit of Rs.1,22,000 by virtue of being LIC's Health Protection Plus Policy holder, as against incurred expenses of Rs.14,416