

MATERNITY COVER

- Maternity insurance provides cover for **maternity related expenses**
- Maternity insurance is not available as a standalone health insurance product but as a **rider of a health insurance policy**
- Waiting period ranging from **9 months to 3 years** is applicable for availing maternity cover
- Typical maternity benefit is upto **Rs 50,000**

Inclusions :

- Pre hospitalisation cost up to 30 days before the date of admission,
- Delivery procedure expenses, hospitalization expenses, etc
- Some insurance plans may cover emergency ambulance charges, pre and post natal expenses, vaccination of new born

Exclusions :

- Regular check-ups, diagnostic tests, medicine costs, termination of pregnancy (under 12 weeks), infertility treatments, surrogacy expenses, etc

Finsafe Tip :

- Check the sub limits and exclusions before purchasing a maternity cover
- Be mindful of the waiting period