Serving You Serving The Nation

Take advantage of our products and services through our network of branches across the island:

Chemin Grenier
Curepipe
Flacq
Goodlands
Mahébourg
Port Louis
Quatre Bornes
Rivière des Anguilles
Rivière du Rempart
Rodrigues
Rose Belle
Rose Hill
Saint Pierre
Triolet
Vacoas

Discover our full portfolio of insurance solutions to better suit your needs

NIC General Insurance Co. Ltd
NIC Centre, 217 Royal Road, Curepipe, Republic of Mauritius
T: (230) 602 3000 - F: (230) 670 3384
Email: customerservice@nicl.mu - Web: www.nicl.mu
NIC Mauritius
Business Registration Number: C15129640

The information given in this brochure is correct at the time of printing but may change or evolve in the future without prior notice. Version 1.2 - Effective date: 12 June 2019.

NIC General Insurance Co. Ltd is licensed by the Financial Services Commission

Health

NIC HealthSense for All

NIC
NATIONAL INSURANCE COMPANY

NIC **HealthSense for All**

HealthSense for All *is an individual health insurance plan designed to give you a choice of standard health care coverage options, features and benefits at affordable premiums. You can benefit from private health care at the health care provider of your choice, whilst managing your health care costs.*

CHOOSE THE PLAN THAT FITS YOU

Everyone's medical needs are different. Under the ***HealthSense for All*** *Plan, you can choose your health care coverage limits according to your medical needs, lifestyle and budget.*

FEATURES

- ***3 coverage options*** *to choose from*
- *Entry age limit:* ***65 years***
- *Coverage up to* ***70 years***
- ***No medical test*** *required*
- *Covers* ***medical and surgical treatments*** *for sickness and injury as per applicable scale of cost and terms and conditions*

BENEFITS

- ***Inpatient*** *and* ***outpatient*** *treatment, both included*
- *Inpatient cover benefit options:* ***MUR 15,000, MUR 50,000*** *and* ***MUR 125,000*** *per year*
- *Outpatient cover benefit options:* ***MUR 5,000, MUR 10,000*** *and* ***MUR 15,000*** *per year*
- ***Surgical*** *treatment and* ***medical*** *expenses*
- ***Maternity*** *and* ***Congenital*** *benefits*
- *Inpatient and Maternity* ***Cash Benefits***
- ***Medical, Optical, Dental*** *and* ***Hearing*** *benefits*
- ***Pre & Post natal*** *treatment*
- ***Funeral*** *benefit*
- ***Ambulance*** *benefits for life threatening emergencies*
- *Gain access to* ***NIC network*** *of established Health Care service providers across Mauritius*
- *Benefit from* ***"prise-en-charge"*** *facility*
- *Supplement your health insurance cover with a* ***Catastrophe cover****, the ultimate back up plan, for extra protection*

TAX BENEFITS

- *Tax relief on your premium contribution for self and dependent*

EASE OF PAYMENT

- *Ease your budget,* ***pay your premium monthly***

SAVINGS BENEFITS

- ***5% savings*** *on annual premium payment*
- ***5% savings each*** *for 2 or more members of the same family including father, mother, spouse, child, brother and sister*

Choosing the right health insurance for you is an important decision. We want you to feel confident in your choice.

We can help you choose the ***HealthSense for All*** *cover that fits your health care needs and budget.*

Meet with our NIC Insurance Advisor or simply call us on 602 3000.

WAITING PERIODS

Situation	Waiting Period
Accidents	No waiting period
All benefits for illness	90 days
Optical, dental and hearing benefits	6 months
Maternity benefits	10 months
Certain conditions like spinal disorders, arthritis, cataract, hernia, varicose veins, etc.	24 months
Pre-existing diseases	48 months

EXCLUSIONS

Mental illness, occupational diseases, epilepsy, hair loss treatments, dangerous sports activities, sexual dysfunction, cosmetic surgery, therapies for weight reduction, etc.

The terms and conditions as laid out in the policy contract between NIC General Insurance Co. Ltd (also referred as 'NIC' in the brochure) and the client will prevail at all times. The contract provides for a cooling-off period of 30 days.