Benefits and Coverages

Can a person have more than one Health policy?

Yes. But each company will pay its rateable proportion of the loss, liability, compensation, costs or expenses. E.g. If a person has Health Insurance from company X for Rs. 1 Lac and Health Insurance from company Y for RS. 1 Lac, then in case of a claim, each policy will pay in the ratio of 50:50 up to the SI.

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