

# Restore Benefit (Health Insurance)

## What does this mean?

**Restore Benefit** (also called **Restoration Benefit**) is a feature in health insurance that **refills your sum insured after it is fully or partially exhausted due to a claim during the policy year.**

It ensures that your health insurance coverage is **replenished and available again** for future hospitalizations within the same policy year.

## Why is this Important?

### Protection against multiple hospitalizations

Medical emergencies can occur more than once in a year. Restore benefit ensures continued coverage.

### Ideal for families

Very useful in family floater policies where multiple members share the same sum insured.

### Financial security

Prevents out-of-pocket expenses after the sum insured is exhausted.

## How does it Work in Insurance?

1. You buy a policy with restore benefit.
2. A hospitalization claim uses up your sum insured.
3. The insurer restores the original coverage automatically.
4. The restored amount becomes available for new hospitalizations.

### Key condition:

Most policies allow restoration only for **unrelated illnesses** unless stated otherwise.

## Types of Restore Benefit

### Complete Restoration

Full sum insured is restored once it is exhausted.

### Partial Restoration

Only the used amount is restored.

### Multiple Restoration

Coverage may be restored multiple times in one policy year (subject to policy terms).

## Where is it Useful?

Restore benefit is especially helpful when:

- Multiple family members need hospitalization in one year
- There are repeated medical emergencies
- Treatment costs exceed the sum insured
- Long-term or chronic illnesses require hospitalization

## Which Policies Offer It?

Typically available in:

- Comprehensive health insurance policies
- Family floater plans
- Modern retail health insurance plans

Older or basic policies may not include this feature.

## When Does It Apply?

Restore benefit activates when:

- The sum insured is fully or substantially used
- A new hospitalization occurs within the same policy year

It remains valid only until the policy expiry date.

## Simple Example

Rohan has a health insurance policy with ₹4 lakh sum insured and restore benefit.

- He undergoes surgery costing ₹4 lakh → full sum insured is exhausted.
- The insurer restores the ₹4 lakh coverage.
- Later, his wife is hospitalized → expenses are covered using the restored amount.

Without restore benefit, the second hospitalization would not have been covered.