Shriram General Insurance Launches 'Shri Health Suraksha 2.0' with great new coverages

A simple, affordable and dependable health cover

NATIONAL, MARCH 10, 2026 – In response to evolving healthcare needs, Shriram General Insurance Company (SGI) today announced the launch of **Shri Health Suraksha 2.0**, an enhanced health insurance suite engineered for greater flexibility and "all-inclusive" protection. This indemnity plan addresses critical gaps in traditional coverage by removing standard caps on room charges and adding unlimited restoration benefits. The policy also introduces a higher cumulative bonus and covers not only ambulance, but Air ambulance expenses up to the sum insured opted.

Shri Health Suraksha 2.0 integrates modern medical procedures with traditional AYUSH treatments. The plan is designed to eliminate out-of-pocket stress for policyholders through a "No Co-payment" structure and expanded coverage for medical consumables.

Key Features of Shri Health Suraksha 2.0:

- **Unlimited Restoration Benefit:** Automatically restores the sum insured an unlimited number of times within a policy year.
- **Cumulative Bonus up to 250%:** Rewards claim-free years with significant increases to the base sum insured.
- **No Room Rent Capping:** Removes limits on Room and ICU charges, allowing patients to choose facilities based on need rather than budget.
- **Zero Co-payment:** Ensures the insurer handles the full admissible claim amount without mandatory cost-sharing by the insured.
- **Ambulance plus:** Includes coverage of ambulance and air ambulance expenses up to sum insured
- **Consumables coverage**

Anil Aggarwal, MD & CEO of Shriram General Insurance, said:

"Shri Health Suraksha 2.0 represents a strategic leap in our retail health portfolio. We have intentionally stripped away common industry restrictions like room rent caps and co-pays to provide a product that is truly dependable. Our goal is to ensure families remain financially resilient even as medical inflation continues to climb."

About Shriram General Insurance Company:

Shriram General Insurance Company (SGIC), jointly owned by Shriram Group and Sanlam Group, South Africa, offers a complete range of general insurance products, ranging from motor, home, personal accidents and health in the retail space and customized products like fire, engineering, and marine insurance solutions. Shriram General Insurance manages assets worth ₹14249 Cr across with

69 lakh live policies. The company operates 285 branches with an employee strength of 4219 across India, as of 31st December 2025.

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