



assurē

Critical Illness & Personal Accident Cover



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www.religarehealthinsurance.com



Health Insurance

Ab Health Hamesha

Assurance. When You Need It The Most.

Gone are the days when Critical Illnesses were seldom heard of. Today's changing lifestyle has put us at greater risk; and as much as we would want to ignore it, it has become commonplace.

At Religare Health Insurance, we don't want a sudden unexpected bend to burn a hole in your pocket of hard earned savings. Neither do we want your world to come crushing down due to lack of sufficient finances.

Which is why, we have designed **assurē** - a comprehensive cover for as many as 15 Critical Illnesses along with Personal Accident cover; to take care and offer total peace of mind for you and your loved ones. You get a lump-sum benefit to pay off expenses as you deem appropriate. What's more, you also secure your assets that you may have taken on loan. In an adverse situation, we will back up your finances to help you and your family retain ownership of the asset.

Our Philosophy

Life's uncertainties are inevitable. And that's the case with health too. No one can assure you that you will always be in the pink of health.

We can, however, assure you that while you are unwell, we'll stand by you and your family so that you can be totally worry-free. With **assurē** by your side, you can rest all your financial worries, responsibilities and liabilities with us.

With us as your health insurer; it is truly *Ab Health Hamesha!*

assurē - No more worrying in life!

In addition to critical illness coverage, we believe you deserve distinct benefits for choosing **assurē**, and they come your way in the form of certain thoughtfully designed product and service features:

- Lump-sum payment of sum insured
- Flexible sum insured options to match your financial liability
- Hassle free claim settlement directly by us
- Zero day survival period



assurē Highlights

- 15 Critical Illnesses
- Annual Health Check-up
- Accidental Death Cover
- Second Opinion
- Tax Benefit
- Permanent Total Disability

Comprehensive Coverage, Assured!

Critical Illness, Surgical Procedures, Medical Events – We cover them all

While an indemnity health cover is a reimbursement plan, critical illness cover is a benefit plan where you get a lump sum amount when diagnosed or operated for any of the below specified critical illness.

- | | | |
|---------------------------|----------------------------|---------------------------------|
| 1. Cancer | 2. End Stage Renal Failure | 3. Multiple Sclerosis |
| 4. Benign Brain Tumor | 5. Motor Neurone Disorder | 6. End Stage Lung Disease |
| 7. Major Organ Transplant | 8. Heart Valve Replacement | 9. Coronary Artery Bypass Graft |
| 10. Stroke | 11. Paralysis | 12. Myocardial Infarction |
| 13. Major Burns | 14. Coma | 15. Blindness |

Personal Accident Cover

Our assurance towards your family's wellbeing and financial independence! We will pay a lump sum amount equal to the Sum Insured in the event of Accidental Death or Permanent Total Disablement of the insured.

assurē and More!

We are committed to your healthcare needs. Your total well-being is our concern. So we go that extra mile for you.

Health Check-up

Our concern is your good health. This we make sure by providing a health check-up, once in a policy year, for you to stay healthy...hamesha.

Entitlement to Second Opinion

If you are suffering with a critical illness or wish to get a second opinion of an expert/doctor, we arrange one for you, at no extra cost.

You can review your decision

Our policies come with a free-look period of 15 days. Hence, if you find it unsuitable, you can cancel and return the policy to us.

Enjoy Tax Benefit

You can avail of a tax benefit on the premiums you pay towards your health insurance, as per the prevailing tax laws of the Income Tax Act, 1961.

Plan Details

Sum Insured	In line with financial liability (up to Rs. 25 crore)
No. of Critical Illness covered	15
Critical Illnesses, Medical Events and Surgical Procedures	100 % of Sum Insured
Personal Accident (Accidental Death & Permanent Total Disablement)	100 % of Sum Insured

Medical Check-up

We would like you to undergo certain medical tests (as per the following grid) that will enable us to get a better understanding of your current and future health needs, and help us in ensuring your sustained good health. The cost of these tests will be borne by us if your proposal is accepted.

Up to 55 years	Only if Sum Insured more than 3 crore
56 years and above	Yes

Policy Terms

Minimum Entry Age	18 years
Maximum Entry Age	65 years
Maximum Renewal Age	Lifelong. The policy can be renewed under the then prevailing Critical Illness / Personal Accident product or its nearest substitute as approved by IRDA.
Age of Proposer	18 years or above
Waiting Period	90 days (except personal accident)
Grace Period	30 days from the date of expiry to renew the policy.

Claim Settlement

File your claim directly with us!

We believe in the old adage, "The proof of the pudding is in the eating." So we back up our promise with an enduringly simple claims procedure, which involves just you and us. All you need to do is notify us immediately about the claim. Call us directly, send us the specified documents and we'll process your claim.

Since you interact directly with us, we can be doubly sure that you are satisfied. And when you are satisfied, we feel satisfied too.

Points to remember:

- Claim under Critical Illness, Accidental Death & Permanent Total Disablement are mutually exclusive. Policy shall discontinue in case claim is admissible under any of these benefits with the company.
- Claims would be processed on re-imbursalment basis only for Critical Illness and Personal Accident.

What is not covered ?

- Any pre-existing illness
- Any diagnosis of diseases / undergoing of surgery / occurrence of event, whose signs or symptoms first occur within 90 days of Policy Period Start date
- Expenses attributable to self-inflicted injury (resulting from suicide, attempted suicide)
- Expenses arising out of or attributable to alcohol or drug use/misuse/abuse
- Medical expenses incurred for treatment of AIDS
- Treatment arising from or traceable to pregnancy and childbirth, miscarriage, abortion and its consequences
- Congenital disease
- Cosmetic & aesthetic and obesity related treatment
- Tests and treatment relating to infertility and invitro fertilization
- War, riot, strike, nuclear weapons induced hospitalisation

This is only an indicative list. For complete list refer to Policy Terms and Conditions

Religare Health Insurance Company Limited

Religare Health Insurance is focused on the delivery of health insurance services. Our promoter's expertise in the spectrum of financial services, healthcare delivery and preventive health solutions, coupled with a robust distribution model, offers us a unique edge to deliver and excel in a business environment that hinges on serviceability and scale. Powered by the best-in-class product design and a customer-centric approach, Religare Health Insurance is committed to delivering on its innate values of being a responsible, trustworthy and innovative health insurer.

The shareholders of Religare Health Insurance comprise of three strong entities - Religare Enterprises Limited, Union Bank of India and Corporation Bank.

REACH US



SMS 'Religare' to 56677



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visit your nearest branch



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