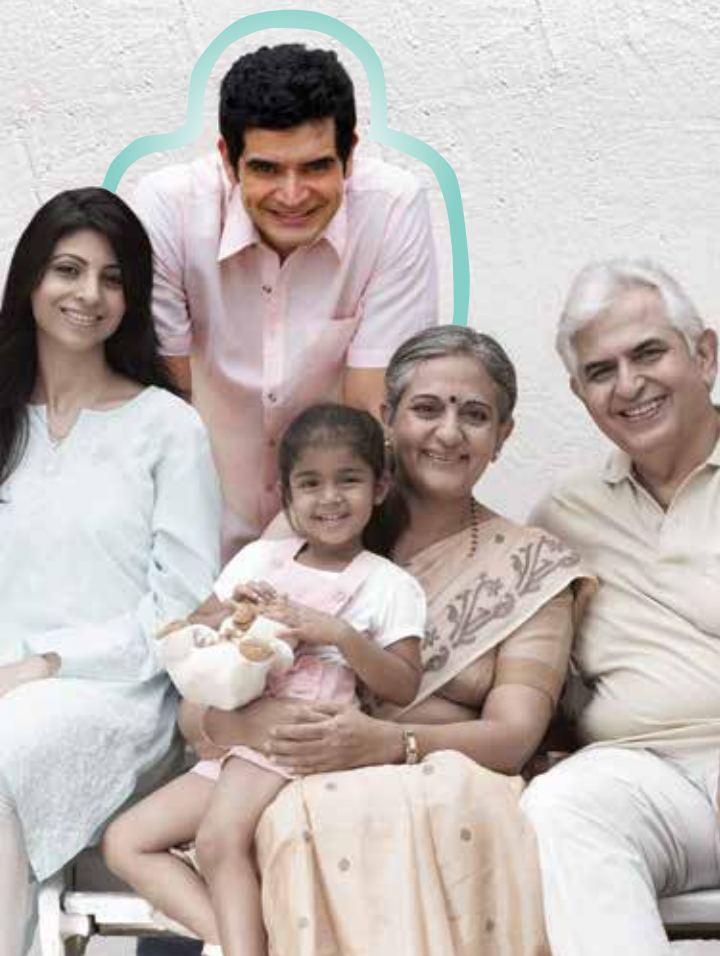


assurē

Critical Illness & Personal Accident Cover



RELIGARE
Values that bind

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 20 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.

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 & Personal Accident 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:

- Flexible Sum Insured options
- Lump sum payment of Sum Insured
- Hassle free claim settlement directly by the company
- 20 major critical illness covered
- Permanent Total Disability Cover in addition to Accidental Death
- Zero day survival period
- Child Education Cover to ensure complete family security

assurē Highlights

- 20 Critical Illnesses
- Personal Accident
- Tax Benefit
- Annual Health Check-up
- Second Opinion
- Child Education Cover

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
16. Parkinson's Disease before the age of 50 years
17. Alzheimer's Disease before the age of 50 years
18. End Stage Liver Disease
19. Bacterial Meningitis
20. Aplastic Anemia

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.

Child Education Benefit

Our assurance comes with no boundaries! No matter what, your children won't need to compromise. In case you ever suffer from any of the specified Critical Illnesses or unfortunate accident leading to death or permanent total disablement, we pay an additional lump sum amount (10% of the Sum Insured) towards the education of your children.

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 and 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 from the date of receipt of policy. 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 (u/s 80D).

Plan Options

Sum Insured (in Rs.)	5 Lacs, 10 Lacs, 15 Lacs, 20 Lacs, 30 Lacs, 50 Lacs, 75 Lacs & 1 Cr.
No. of Critical Illness covered	20
Critical Illness, Medical Events and Surgical Procedures	100 % of Sum Insured
Personal Accident (Accidental Death & Permanent Total Disablement)	100 % of Sum Insured
Child Education Cover	10% of Sum Insured
Health Check-up	Yes
Second Opinion	Yes



Policy Terms

Minimum Entry Age	18 years
Maximum Entry Age	65 years
Waiting Period	90 days (except personal accident)
Grace Period	30 days from the date of expiry to renew the policy.
Policy Tenure	1 year / 2 years / 3 years

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 a fixed payout basis for Critical Illness, Personal Accident and Child Education Benefit.

Pre - Policy 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.

Age / Sum Insured	Up to 10 Lacs	Above 10 Lacs
Up to 45 years	No	Yes
46 years and above	Yes	Yes

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
- War, riot, strike, nuclear weapons induced hospitalisation

This is only an indicative list. For complete list log on to www.religare-healthinsurance.com

Religare Health Insurance Company Limited

Religare Health Insurance Company Limited is a specialist health insurer engaged in the distribution & servicing of health insurance products. Religare Health Insurance is promoted by Religare Enterprises Limited, a leading diversified financial services group based out of India; its other shareholders are Union Bank of India & Corporation Bank.

Religare is promoted by the founders of Fortis Healthcare, which owns or manages 54 healthcare facilities in India, Dubai & Mauritius; SRL Diagnostics, India's largest diagnostics company with 306 networking laboratories, 6900 collection points and presence in Dubai, Sri Lanka & Nepal and the Fortis Healthworld chain of pharmacy and wellness stores.

Our 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 is driven by serviceability & scale.



To know more, visit our website

www.religarehealthinsurance.com

✓ Quick quote & buy

✓ Online renewals

✓ Customer support

✓ Claim centre



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Disclaimer: This is only summary of selective features of product *assurē* (assure 4). For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Please seek the advice of your insurance advisor if you require any further information or clarification.

Insurance is a subject matter of solicitation.

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Health Insurance

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