

B.Sundaresan

Insurance Adviser,
E-6, Devi Flat,
Alappakkam Main Road
Near Devi Accademy School
Valasaravakkam



Policy Name : **Jeevan Arogya - 903**
Recommended To : **X**
Plan Commences on : 22-08-2012
Highlights : A non Linked Healthcare plan with fixed benefits covering a wide range of surgical procedures for extended families too.



Tenure	Hospital Cash Benefit	Major Surgical Benefit	Day Care Procedures Benefit	Other Surgical Benefit
X				
1st year	180000	400000	60000	120000
2nd Policy Year	567000	420000	63000	378000
Total Life Time Benefit	6480000	4800000	720000	4320000
Overall Benefit	16320000			
XX				
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Name of Members	YLY Premium	HLY Premium	QLY Premium	MLY Premium
X	0	3283	1662	
XX	0	2383	1206	
XXX	0	1199	607	
XXXX	0	1194	605	
		8059	4080	

Risk Cover	Accidental Risk			
	TRB Sum	TRB Premium	AB Sum	Premium
Principal Insured				
Spouse				

The benefits and other features given above are aimed to give a better understanding of the plan. For any specific reference, the policy bond issued by LIC of India will only hold good.

Highlights

1. Benefits shown above are fixed and payable irrespective of actual amount spent for treatment.
2. Benefits are payable regardless of any claim by the insured from mediclaim, any other insurance or reimbursement from his/her employer against xerox copies of bills.
3. Premium waiver benefit and cost for ambulance are available for certain major surgeries
4. Optional rider for term and accident cover are available to PI and Spouse.
5. Parent and Parent -in-laws can be included.
6. IT rebate can be availed u/sec 80D to the extent of Rs. 15000 for self and Rs. 30000 if taken for parents
7. Quick cash facility allows to get 50% of MSB as advance against certain surgeries
8. PI have option to add or remove members.
9. HCB increases by 5% every year to a maximum of 1.5 times
10. No claim benefit of 5% of HCB is added without any upper limit.
11. The premium rates are guaranteed for 3 years from the date of commencement. It will be reviewed every three years. Such reviewed premium is guaranteed for next three years.

Income Tax Benefit (in ₹)

I.T. rebate u/sec.80D

INCOME TAX SAVED @ % EVERY YEAR ₹ 0

Conditions

1. Hospital cash benefit is payable on hospitalisation for non surgical treatments beyond 24 hours. No claim is eligible for
1st day unless no. of days exceeds 6 days and 4 hours. No. of days allowed for first year is 30 days which includes 15 days stay in ICU, thereafter 90 days including 45 days in ICU. The life time benefit will be 720 days including 320 days in ICU.
2. Major surgical benefit is payable for 140 surgical procedures. The percentage of benefit for each surgery differs.
A maximum of 100% of MSB Sum Assured is payable in a year. The overall benefit through out the term of the policy would be 800% of MSB sum assured for each individual.
3. Day care procedure benefit is another benefit for the listed procedures other than surgeries given in MSB. Three

Name	Age	Term	PPT	Cover Upto
X	24	56	56	2068
XX	20	60	60	2072
XXX	5	20	20	2032
XXXX	3	22	22	2034