

XYZ ORGANIZATION - INSURANCE BENEFITS & SCHEME DETAILS

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1. WHAT IS INSURANCE?

Insurance is a financial product that provides protection against potential future losses or risks. It ensures that in case of unforeseen events such as accidents, illness, or loss of assets, the individual or their family receives financial support.

2. BENEFITS OF HAVING INSURANCE:

- Financial Security: Protects you and your family from unexpected financial burdens.
- Peace of Mind: Reduces stress during emergencies by ensuring help is available.
- Risk Management: Helps in managing risks related to health, life, and assets.
- Tax Benefits: Certain insurance premiums are tax-deductible under income tax laws.
- Long-Term Savings: Some insurance plans also act as investment tools.

3. XYZ ORGANIZATION INSURANCE SCHEME - "XYZ Shield 360"

Overview:

The "XYZ Shield 360" scheme is a comprehensive group insurance plan provided to all employees of XYZ Organization. It covers health, accidental, and term life benefits at zero cost to the employee.

Key Features:

- Coverage: Rs.5 Lakhs for Health, Rs.10 Lakhs for Accidental Death, Rs.15 Lakhs for Life Insurance.
- Cashless Network: 5000+ hospitals across India.

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- Premium: Fully paid by XYZ Organization.
- Family Cover: Includes spouse and up to two children.
- No Medical Checkup Required: Instant activation upon joining.
- Optional Add-ons: Dental, Vision, and Maternity available at nominal cost.

Enrollment Process:

All full-time employees are automatically enrolled. For any changes or add-ons, log in to the HR portal or contact the Benefits Desk.

For more details, contact: insurance@xyzorg.com

XYZ Organization

Building a secure future, together.