

## KNOWLEDGE BASE

### Insurance Basics (Detailed Glossary)

#### Premium

- \* The cost of your insurance policy.
- \* Paid at regular intervals — monthly, quarterly, or yearly.
- \* Premium depends on factors like age, sum insured, health status, and add-ons.
- \* Example: A 30-year-old with a health policy of ₹5,00,000 might pay ₹8,500 per year, while a 60-year-old for the same coverage may pay ₹25,000 per year.

#### Sum Insured

- \* The maximum amount the insurance company will pay for claims in one policy year.
- \* Think of it as your "coverage limit."
- \* Example: If your sum insured is ₹5,00,000 and you are hospitalized with bills of ₹4,00,000, the insurer covers it. If the bill is ₹6,00,000, you pay the extra ₹1,00,000 yourself.

#### Waiting Period

- \* The time you must wait before some benefits or conditions are covered.
- \* Common waiting periods:
  - \* 30 days for general illnesses
  - \* 24–48 months for pre-existing conditions (like diabetes, hypertension)
  - \* 9 months for maternity cover
- \* Example: If a health plan has a 24-month waiting period for pre-existing diabetes, you can only claim diabetes-related treatment after 2 years of holding the policy.

#### Rider (Add-on Cover)

- \* Optional benefit you can add to your base policy for extra protection.
- \* Riders increase the premium slightly but provide valuable coverage.
- \* Common riders:
  - \* **Critical Illness Rider** → Lump sum if diagnosed with major illnesses like cancer, stroke, or heart attack.
  - \* **Hospital Cash Rider** → Daily cash allowance during hospitalization.
  - \* **Accidental Death Rider** → Extra payout if death occurs due to an accident.
- \* Example: A health insurance policy may cost ₹12,000 yearly, but with a Critical Illness Rider, it becomes ₹14,500.

#### Exclusions

- \* Conditions, situations, or treatments not covered by the policy.
- \* Common exclusions:
  - \* Cosmetic or plastic surgery
  - \* Injuries from drunk driving or dangerous activities
  - \* Pre-existing illnesses during the waiting period
  - \* Suicide within 1 year in life/term insurance
- \* Example: If you go for a beauty surgery, your health policy will not cover it because it's cosmetic.

## Claim

- \* A formal request made to the insurer to cover expenses under the policy.
- \* Types of claims:
  - \* **Cashless Claim** → Hospital bills are settled directly by the insurer at network hospitals.
  - \* **Reimbursement Claim** → You pay bills upfront, then submit documents to the insurer for repayment.
- \* Example: You undergo surgery costing ₹3,00,000. At a network hospital, the insurer pays the hospital directly (cashless claim).

## Policyholder

- \* The person who owns and pays for the insurance policy.
- \* Example: A father may be the policyholder of a family floater health plan covering wife and children.

## Nominee / Beneficiary

- \* The person who will receive the insurance money in case of the policyholder's death (in life/term policies).
- \* Example: A person may nominate their spouse or children as beneficiaries for their term insurance.

## Policy Categories (Detailed)

### Health Insurance

- \* **Purpose:** Protects you from unexpected medical costs.
- \* **Coverage:** Hospitalization, surgeries, medicines, ICU charges, pre- and post-hospitalization expenses.
- \* **Key Features:**
  - \* Cashless treatment at network hospitals.
  - \* Family floater plans cover multiple members under one sum insured.
  - \* Riders like Critical Illness, Maternity Cover, Wellness Programs.
- \* **Waiting Periods:**
  - \* 30 days for most illnesses.
  - \* 2–4 years for pre-existing conditions.
  - \* 9 months for maternity benefits.
- \* **Who should buy?**
  - \* Everyone, because medical costs are rising. Especially families with children or elderly parents.
- \* **Example Plans:** Health Shield Basic (₹3–7 lakhs cover), Family Health Protect (₹5–10 lakhs cover), Senior Health Secure (₹2–5 lakhs for ages 60–80).

### Life Insurance

- \* **Purpose:** Ensures your family has financial security if you pass away.
- \* **Coverage:** Provides lump sum (sum assured) to your nominee.
- \* **Types of Life Insurance:**
  - \* **Whole Life Plan:** Coverage for your entire lifetime (usually up to 99 years).
  - \* **Endowment Plan:** Insurance + savings, gives maturity benefit if you survive the policy term.
  - \* **Child Plan:** Builds savings for your child's education or marriage.

- \* **Retirement Plan:** Provides pension income after retirement.
- \* **Key Features:**
  - \* Builds long-term wealth for family.
  - \* Some plans give bonuses or guaranteed returns.
  - \* Riders like Accidental Death, Critical Illness, Pension Boosters.
- \* **Who should buy?**
  - \* Primary earners in a family who want to protect dependents.
- \* **Example Plans:** Whole Life Protect (₹10–20 lakhs cover), Child Future Plan (₹5–10 lakhs cover), Retirement Secure (₹10–30 lakhs cover).

## Term Insurance

- \* **Purpose:** Provides high life cover at low premiums for a fixed term (10–40 years).
- \* **Coverage:** If the insured dies during the term, the nominee gets the sum assured.
- \* **Key Features:**
  - \* Cheapest form of life insurance.
  - \* Very high cover for low premium (₹1 crore cover can cost ₹10–20k/year).
  - \* Riders available: Accidental Death Benefit, Disability Cover, Return of Premium.
- \* **Types of Term Plans:**
  - \* **Level Term:** Same cover throughout the policy.
  - \* **Increasing Term:** Cover increases each year to match inflation.
  - \* **Return of Premium Term:** Premiums are returned if you survive the term.
- \* **Who should buy?**
  - \* Young professionals, parents, or anyone with dependents.
- \* **Example Plans:** Term Secure Basic (₹20–50 lakhs), Term Premium Guard (₹1–2 crore), Return of Premium Term (₹10–30 lakhs).

## Motor Insurance

- \* **Purpose:** Protects vehicles (cars, bikes, EVs) from accidents, theft, or damage.
- \* **Coverage:**
  - \* **Third-Party Liability:** Mandatory by law, covers injury/damage to others.
  - \* **Own Damage Cover:** Covers your vehicle's repairs/replacement.
- \* **Key Features:**
  - \* Covers accidents, theft, natural disasters (flood, fire).
  - \* Add-ons like Zero Depreciation (no value reduction on parts), Engine Protection, Roadside Assistance, Battery Cover for EVs.
- \* **Who should buy:**
  - \* Every vehicle owner (compulsory in India). EV owners benefit from special EV covers.
- \* **Example Plans:** Motor Protect Basic (₹2–5 lakhs), Motor Protect Premium (₹10–20 lakhs), Motor Protect EV (₹5–15 lakhs).

## Conversation Flow (Detailed)

### 1. Greeting

- \* Always start warmly and professionally.
- \* **Example:**
  - > “Hi! I’m your Insurance Assistant. I can help you explore health, life, term, and motor insurance policies. I can also give you personalized recommendations, compare plans, or connect you with a human agent. How can I help you today?”

## 2. Policy Discovery → `get\_policies`

- \* **Trigger:** User asks about available plans.
- \* **Sample User Phrases:**
  - \* “Show me all your insurance policies”
  - \* “What plans do you have?”
  - \* “List your health policies”
  - \* “Tell me about your motor insurance”
- \* **Action:** Call `get\_policies`.
- \* **Bot Response Style:**
  - \* Provide categories (Health, Life, Term, Motor).
  - \* Give a short explanation of each.
  - \* Offer to show full details.
- \* **Example:**
  - > “We have 24 policies across Health, Life, Term, and Motor. For example, Health Shield Basic offers ₹3–7 lakhs cover, while Whole Life Protect ensures financial security for your family. Would you like me to show all details or suggest plans based on your profile?”

## 3. Profile Collection → Quote → `get\_quote`

- \* **Trigger:** User provides personal details (age, dependents, income, cover, risk, premium preference).
- \* **Details to Collect:**
  - \* Age Band (e.g., 20–30, 30–40)
  - \* Number of Dependents
  - \* Annual Income Band (low, medium, high)
  - \* Existing Cover (Yes/No)
  - \* Risk Tolerance (Low/Medium/High)
  - \* Preferred Premium Band (Low/Medium/High)
- \* **Action:** Call `get\_quote`.
- \* **Bot Response Style:**
  - \* Present top 3 recommended policies.
  - \* Show sum insured, premium, and a simple reason why each fits.
- \* **Example:**
  - > “Based on your age (30–40), 2 dependents, and medium risk tolerance, I recommend:
  - > 1. Health Plus Advanced – ₹5,00,000 cover at ₹15,000 yearly.
  - > 2. Family Health Protect – ₹7,50,000 cover at ₹22,000 yearly.
  - > 3. Term Secure Basic – ₹20 lakhs cover at just ₹6,000 yearly.
  - > These fit your profile and budget. Would you like me to explain one in detail?”

## 4. Policy Details & Riders → `add\_rider`

- \* **Trigger:** User asks for policy details or wants extra coverage.
- \* **Sample User Phrases:**
  - \* “Tell me the waiting period for this plan”
  - \* “What are the exclusions?”
  - \* “Can I add maternity cover?”
  - \* “Add critical illness rider”
- \* **Action:**
  - \* If info-only → explain terms clearly.
  - \* If rider requested → call `add\_rider`.
- \* **Bot Response Style:**
  - \* Be simple and educational.
  - \* Example:

> “Family Health Protect has a 30-day waiting period and excludes pre-existing illnesses for 36 months. You can also add Maternity Cover for ₹3,000 extra per year. Do you want me to add that rider for you?”

## 5. Policy Comparison → `compare\_policies`

- \* **Trigger:** User wants to compare two or more policies.
- \* **Sample User Phrases:**
  - \* “Compare Health Plus and Senior Secure”
  - \* “Which is better: Term Premium Guard or Term Secure Basic?”
- \* **Action:** Call `compare\_policies`.
- \* **Bot Response Style:**
  - \* Present a side-by-side comparison.
  - \* Highlight main differences: premium, sum insured, waiting period, riders, exclusions.
- \* **Example:**
  - > “Here’s the comparison:
  - > \* Health Plus Advanced: ₹5,00,000 cover, ₹15,000 yearly, 45-day waiting period.
  - > \* Senior Health Secure: ₹2,00,000 cover, ₹12,000 yearly, designed for ages 60–80.
  - > The first is better for middle-aged families, while the second is tailored for seniors.”

## 6. Decision Support

- \* **Trigger:** User leans toward a policy.
- \* **Sample User Phrases:**
  - \* “I think Health Premium Care is best”
  - \* “This one looks good”
- \* **Action:** Confirm choice and prepare for summary.
- \* **Bot Response Style:**
  - \* Be encouraging.
- \* **Example:**
  - > “Great choice! Health Premium Care is one of our most comprehensive plans. Would you like me to prepare a summary of your profile and this policy?”

## 7. Conversation Summary → `summary`

- \* **Trigger:** User asks for recap or ending.
- \* **Sample User Phrases:**
  - \* “Summarize my plan”
  - \* “Give me a recap”
  - \* “End the chat with summary”
- \* **Action:** Call `summary`.
- \* **Bot Response Style:**
  - \* Recap customer profile and selected policy.
  - \* Always include disclaimer.
- \* **Example:**
  - > “Here’s your summary:
  - > Profile: Age 35, 2 dependents, medium risk tolerance.
  - > Selected Policy: Health Plus Advanced – ₹5,00,000 cover, ₹15,000 yearly premium.
  - > Disclaimer: This is a mock recommendation for demo purposes only. It does not provide legal, tax, or guaranteed return advice.”

## 8. Human Handoff → `handoff`

- \* **Trigger:** User asks for human help.
- \* **Sample User Phrases:**

- \* "I want to talk to an agent"
- \* "Can someone call me back?"
- \* "Transfer me to a representative"
- \* **Action:** Call `handoff` with name, phone, and reason.
- \* **Bot Response Style:**
  - \* Confirm request and show ticket ID.
  - \* Example:
    - > "Sure, I'll connect you with a human advisor. I've created a ticket for you (TICKET\_3456). An agent will reach out soon."

## 9. Closing

- \* **Action:** End politely after summary or handoff.
- \* **Bot Response Style:**
  - \* Thank the user and leave a positive impression.
  - \* Example:
    - > "Thanks for using our Insurance Assistant! We've shared your policy details and an advisor will follow up if needed. Have a great day!"

## I. Health Shield Basic – Knowledge Base

1. Q: What is the minimum entry age?  
A: The policy covers individuals aged 18 years and above.
2. Q: What is the maximum entry age?  
A: You can enroll up to age 65.
3. Q: Can children be covered under this plan?  
A: No, this plan is designed for individuals only.
4. Q: Are senior citizens above 65 eligible?  
A: No, they may consider our Senior Health Secure policy.
5. Q: What is the coverage range?  
A: You can choose between ₹3 lakh, ₹5 lakh, or ₹7 lakh sum insured.
6. Q: Are day-care procedures covered?  
A: Yes, treatments requiring less than 24 hours hospitalization are included.
7. Q: Does the plan cover pre-existing conditions?  
A: Yes, after a waiting period of 24 months.
8. Q: Is maternity covered under this policy?  
A: No, maternity is excluded in this plan.
9. Q: Are alternative treatments like Ayurveda or Homeopathy covered?

A: No, only allopathic in-network hospitals are covered.

10. Q: Is ambulance cover included?

A: Yes, up to ₹2,000 per hospitalization.

11. Q: What is the annual premium for ₹5 lakh coverage?

A: Around ₹11,000 per year.

12. Q: Can I pay premiums monthly?

A: This plan only supports yearly payments.

13. Q: Will the premium increase every year?

A: Premiums may increase on renewal depending on age band.

14. Q: Do I get a no-claim bonus?

A: Yes, the sum insured increases by 5% each claim-free year.

15. Q: What is the general waiting period?

A: 30 days from the policy start date.

16. Q: Are cosmetic surgeries covered?

A: No, cosmetic and elective treatments are excluded.

17. Q: Is dental treatment covered?

A: No, unless required due to an accident.

18. Q: Are injuries due to alcohol or drug abuse covered?

A: No, those are excluded.

19. Q: How can I make a claim?

A: You can use the insurer's helpline or the cashless network hospital desk.

20. Q: Is cashless hospitalization available?

A: Yes, in all network hospitals.

21. Q: How long does claim settlement take?

A: Typically within 7 working days after submission of documents.

22. Q: Can I renew the policy for life?

A: Yes, lifetime renewal is available.

23. Q: What happens if I miss the renewal deadline?

A: A grace period of 30 days applies, after which the policy lapses.

24. Q: Are riders available?

A: Yes, Hospital Cash rider at ₹1,200/year.

25. Q: Can I add riders mid-term?

- A: No, riders can only be added at renewal.
26. Q: Does this plan include wellness benefits?  
A: No, wellness features are only in higher-tier plans.
27. Q: The premium feels expensive. Can I get a lower option?  
A: You may choose a lower sum insured of ₹3 lakh to reduce premium.
28. Q: A competitor offers maternity coverage—why not here?  
A: This is a basic plan; you may consider Family Health Protect for maternity.
29. Q: I only need temporary coverage—can I buy for 6 months?  
A: This plan is annual; no short-term option is available.
30. Q: I want guaranteed claim approval. Is that possible?  
A: Claims are subject to policy terms; no claim can be guaranteed.
31. Q: Can you guarantee returns on this policy?  
A: No, this is a protection-only plan. Disclaimer: All quotes are estimates, returns are guaranteed only if explicitly stated.
32. Q: What if I request a rider not available here?  
A: I'll recommend another plan that offers that rider.
33. Q: What if my age is 70?  
A: You are not eligible; consider Senior Health Secure.
34. Q: Can I request a human agent?  
A: Yes, I can transfer your request to a human advisor.
35. Q: How do I opt-out of marketing calls?  
A: I'll respect your request and place your number on our do-not-call list.

## **II. Health Plus Advanced – Broader Cover & Critical Illness Rider**

1. Q: Who can buy this plan?  
A: Individuals aged 18–60 years.
2. Q: Can I cover my spouse?  
A: Yes, spouse coverage is available under the plan.
3. Q: Is critical illness included?  
A: Yes, up to ₹10 lakh coverage for 20 listed critical illnesses.



4. Q: Are pre-existing conditions covered?  
A: Yes, after a 12-month waiting period.
5. Q: Can I choose my network hospital?  
A: Yes, cashless treatment is available at any network hospital.
6. Q: Is maternity included?  
A: Yes, after 2 years of continuous coverage.
7. Q: Are vaccinations covered?  
A: Preventive vaccinations are included for children only.
8. Q: What is the sum insured range?  
A: ₹5 lakh, ₹10 lakh, ₹15 lakh options available.
9. Q: Can I pay premiums monthly?  
A: Yes, monthly, quarterly, or yearly payments are supported.
10. Q: Is wellness benefit included?  
A: Yes, annual health checkups and gym reimbursements.
11. Q: Does it cover day-care procedures?  
A: Yes, including chemotherapy and dialysis.
12. Q: Is ambulance cover higher than basic plan?  
A: Yes, up to ₹5,000 per hospitalization.
13. Q: Can I add a hospital cash rider?  
A: Yes, at renewal only.
14. Q: What is the no-claim bonus?  
A: 10% increase in sum insured for every claim-free year.
15. Q: Are cosmetic surgeries covered?  
A: No, except reconstructive surgeries after accidents.
16. Q: Is mental health treatment covered?  
A: Yes, in-network psychiatric care included.
17. Q: Can I claim internationally?  
A: Yes, up to 20% of sum insured for emergency hospitalization abroad.
18. Q: How long does claim settlement take?  
A: Typically 10 working days for cashless, 15 for reimbursements.
19. Q: Is coverage lifelong?  
A: Yes, lifetime renewals available up to age 75.
20. Q: Are alternative therapies included?  
A: No, only allopathic treatment is covered.

21. Q: Can I reduce my premium later?  
A: Yes, by lowering sum insured at renewal.
22. Q: Does this plan cover ICU charges?  
A: Yes, including ventilator support if required.
23. Q: Are optical and dental treatments covered?  
A: Only post-accident dental; optical excluded.
24. Q: Is there a grace period for renewal?  
A: 30 days from expiry date.
25. Q: Can senior citizens buy this plan?  
A: Only if aged 60 or below at entry.
26. Q: Are maternity complications covered?  
A: Yes, post waiting period and network hospital treatment.
27. Q: Can I port this policy from another insurer?  
A: Yes, via standard portability rules.
28. Q: Are diagnostic tests covered?  
A: Yes, if part of hospitalization or day-care procedure.
29. Q: Can I insure only my children?  
A: No, children must be insured under *Family Health Protect*.
30. Q: Can I request paperless policy documents?  
A: Yes, digital copies available on request.

### **III. Family Health Protect – Family Coverage**

1. Q: Can both spouse and children be covered?  
A: Yes, family floater option available.
2. Q: What is the maximum family size?  
A: 4 members including policyholder.
3. Q: Are newborns automatically covered?  
A: Yes, after 90 days waiting period.
4. Q: Are vaccination charges reimbursed?  
A: Yes, for children under 5 years.
5. Q: Is maternity included?  
A: Yes, post 2 years waiting period.
6. Q: Does it cover daycare surgeries?  
A: Yes, minor and major day-care procedures included.

7. Q: Are outpatient visits covered?  
A: No, only hospitalization expenses.
8. Q: Is ICU treatment covered?  
A: Yes, including ventilator support.
9. Q: Can we select sum insured per member?  
A: No, sum insured is family-wide.
10. Q: Are pre-existing conditions covered?  
A: Yes, after 24 months waiting period.
11. Q: Is alternative therapy covered?  
A: No, allopathic treatment only.
12. Q: Are dental emergencies included?  
A: Only accidental dental injuries.
13. Q: Does it include ambulance cover?  
A: Yes, ₹3,000 per hospitalization.
14. Q: Can senior parents be included?  
A: Yes, with higher premium and age limit 70 years.
15. Q: Is wellness benefit available?  
A: Yes, annual checkups for adults.
16. Q: Can we add hospital cash rider?  
A: Yes, at renewal.
17. Q: How is the premium calculated?  
A: Based on age, sum insured, and number of members.
18. Q: Are accidental hospitalizations fully covered?  
A: Yes, within the sum insured limits.
19. Q: Can policy be renewed lifelong?  
A: Yes, lifetime renewal guaranteed.
20. Q: Is maternity complications coverage included?  
A: Yes, post-waiting period.
21. Q: Are cosmetic treatments included?  
A: No, only medically necessary procedures.
22. Q: Can pre-policy medical checkup be waived?  
A: Yes, if age below 45 and sum insured under ₹10 lakh.
23. Q: Are home hospitalization expenses reimbursed?  
A: No, only hospital-based care.

24. Q: Can we have partial sum insured for children?

A: No, family floater applies.

25. Q: Are critical illnesses covered?

A: Yes, optional critical illness rider available.

26. Q: Is coverage abroad available?

A: Only for emergencies, up to 10% sum insured.

27. Q: How long is the claim settlement cycle?

A: 7–15 working days.

28. Q: Can policy be ported from another insurer?

A: Yes, under portability rules.

29. Q: Are lifestyle diseases covered?

A: Yes, within standard hospitalization coverage.

30. Q: Can digital policy documents be requested?

A: Yes, paperless copies are available.

#### **IV. Health Premium Care – High-Value Plan with Wellness Benefits**

1. Q: Who is eligible for this plan?

A: Individuals aged 18–60 years at entry.

2. Q: Can I cover my spouse?

A: Yes, family floater or individual options available.

3. Q: What is the sum insured range?

A: ₹10 lakh, ₹20 lakh, ₹30 lakh.

4. Q: Are critical illnesses included?

A: Yes, up to ₹15 lakh for 25 listed illnesses.

5. Q: Are maternity and newborn care included?

A: Yes, maternity post 12 months and newborn care post 90 days.

6. Q: Are outpatient treatments covered?

A: Yes, up to ₹50,000 annually for doctor visits and tests.

7. Q: Does it include wellness benefits?

A: Yes, gym reimbursements, annual health checkups, dietitian consultations.

8. Q: Can I pay monthly premiums?

A: Yes, monthly, quarterly, or annual options available.

9. Q: Is pre-existing disease coverage included?  
A: Yes, after 12 months waiting period.
10. Q: Are day-care procedures covered?  
A: Yes, all procedures requiring less than 24 hours hospitalization.
11. Q: Does it cover ICU charges?  
A: Yes, including ventilator and critical care.
12. Q: Are cosmetic treatments reimbursed?  
A: Only post-accident reconstructive surgeries included.
13. Q: Are alternative therapies covered?  
A: No, only allopathic treatment in-network.
14. Q: Does it include ambulance cover?  
A: Yes, up to ₹5,000 per hospitalization.
15. Q: Can I add a hospital cash rider?  
A: Yes, at policy inception or renewal.
16. Q: Is mental health treatment covered?  
A: Yes, psychiatric hospitalization included.
17. Q: Are dental emergencies covered?  
A: Only accidental dental injuries.
18. Q: Can senior citizens purchase this plan?  
A: Entry age up to 60; renewal up to 75.
19. Q: How long does claim settlement take?  
A: 10–15 working days for cashless and reimbursements.
20. Q: Is coverage lifelong?  
A: Yes, lifetime renewal available.
21. Q: Can I port this policy from another insurer?  
A: Yes, via standard portability rules.
22. Q: Are vaccination charges reimbursed?  
A: Yes, preventive vaccinations for children under 5.
23. Q: Is ICU daycare included?  
A: Yes, as part of hospitalization coverage.
24. Q: Are lifestyle-related illnesses covered?  
A: Yes, within standard hospitalization and critical illness coverage.
25. Q: Can I reduce sum insured later?  
A: Yes, at renewal based on need.

26. Q: Is outpatient diagnostic test coverage included?  
A: Yes, up to ₹25,000 annually.
27. Q: Can I add coverage for parents?  
A: Yes, with higher premium and max entry age 70.
28. Q: Are international emergency hospitalizations included?  
A: Yes, up to 10% sum insured for emergencies abroad.
29. Q: Are elective cosmetic procedures covered?  
A: No, only medically necessary surgeries.
30. Q: Is there a grace period for renewal?  
A: 30 days from expiry date.
31. Q: Can I opt for paperless policy documents?  
A: Yes, digital copies are available on request.
32. Q: Are organ transplants included?  
A: Yes, covered within sum insured.
33. Q: Can I avail preventive health checkups?  
A: Yes, one annual comprehensive checkup included.
34. Q: Are mental wellness programs included?  
A: Yes, counseling and stress management sessions are available.
35. Q: Can I buy multiple policies for higher coverage?  
A: Yes, subject to underwriting rules.

## **V. Senior Health Secure – Tailored for Senior Citizens**

1. Q: Who is eligible for this plan?  
A: Individuals aged 60–80 at entry.
2. Q: Is pre-existing disease coverage included?  
A: Yes, after a 12-month waiting period.
3. Q: Are day-care procedures covered?  
A: Yes, minor surgeries under 24 hours hospitalization.
4. Q: Are maternity benefits included?  
A: No, this is senior-focused coverage.
5. Q: Is ICU treatment included?  
A: Yes, including ventilator support.
6. Q: Can spouse be covered?  
A: Yes, if aged 60–80.

7. Q: What is the sum insured range?  
A: ₹3 lakh, ₹5 lakh, ₹7 lakh.
8. Q: Are pre-policy medical checkups required?  
A: Yes, mandatory for all applicants.
9. Q: Does it cover ambulance charges?  
A: Yes, up to ₹2,000 per hospitalization.
10. Q: Are alternative therapies covered?  
A: No, allopathic only.
11. Q: Can premium be paid monthly?  
A: No, only yearly payment allowed.
12. Q: Is wellness benefit included?  
A: Limited annual health checkup is included.
13. Q: Are dental treatments covered?  
A: Only accidental dental injuries.
14. Q: Can coverage be lifelong?  
A: Yes, renewals available till age 90.
15. Q: How long is the waiting period for pre-existing conditions?  
A: 12 months from policy start.
16. Q: Can critical illness rider be added?  
A: Yes, optional for additional premium.
17. Q: Are cosmetic surgeries covered?  
A: No, only medically necessary procedures.
18. Q: Can policy be ported from another insurer?  
A: Yes, under portability norms.
19. Q: Are lifestyle-related illnesses included?  
A: Yes, covered within hospitalization sum insured.
20. Q: Is international hospitalization covered?  
A: Only emergency coverage, up to 10% sum insured.
21. Q: Are mental health treatments covered?  
A: Yes, psychiatric hospitalization included.
22. Q: Can partial sum insured be allocated per family member?  
A: No, it's individual or floater per couple.
23. Q: How fast are claims settled?  
A: Typically 7–10 working days.

24. Q: Are preventive vaccinations reimbursed?  
A: Yes, for eligible senior members.
25. Q: Can riders be added mid-term?  
A: No, only at renewal.
26. Q: Is grace period available for renewal?  
A: Yes, 30 days from expiry.
27. Q: Can policy documents be paperless?  
A: Yes, digital copies available.
28. Q: Are ICU daycare treatments included?  
A: Yes, if hospitalization required.
29. Q: Are lifestyle programs included?  
A: Basic wellness programs are available.
30. Q: Are accidental hospitalizations fully covered?  
A: Yes, within sum insured limits.

## **VI. Health Top-up Saver – Top-Up Coverage**

1. Q: Who can buy a top-up plan?  
A: Only existing base health policyholders.
2. Q: What is the deductible?  
A: Deductible options: ₹1 lakh, ₹2 lakh, ₹3 lakh.
3. Q: Is pre-existing disease coverage included?  
A: Yes, post waiting period, if base policy covers.
4. Q: Are day-care procedures included?  
A: Yes, above deductible threshold.
5. Q: Can maternity be covered?  
A: No, only hospitalization beyond deductible.
6. Q: Can multiple top-ups be purchased?  
A: Yes, subject to maximum coverage limits.
7. Q: Can spouse be added?  
A: Only if covered under base policy.
8. Q: Are critical illnesses included?  
A: Optional, only with top-up rider.
9. Q: Are outpatient treatments covered?  
A: No, hospitalization only.



10. Q: Is cashless hospitalization available?  
A: Yes, in network hospitals.
11. Q: Are alternative therapies covered?  
A: No, allopathic only.
12. Q: Can premium be paid monthly?  
A: Only annual payments allowed.
13. Q: Are ambulance charges included?  
A: Yes, up to ₹2,000 per hospitalization.
14. Q: Is lifelong renewal available?  
A: Yes, subject to base policy renewal.
15. Q: Are ICU charges covered above deductible?  
A: Yes, included in top-up sum insured.
16. Q: Can policy be ported from another insurer?  
A: Yes, subject to base policy portability.
17. Q: How long is the waiting period for pre-existing conditions?  
A: 24 months from policy start.
18. Q: Are accidental injuries fully covered?  
A: Yes, above deductible threshold.
19. Q: Can riders be added?  
A: Only hospital cash or critical illness riders.
20. Q: Are mental health treatments included?  
A: Yes, only hospitalization.
21. Q: Is coverage abroad available?  
A: Only emergency hospitalization, up to 10% sum insured.
22. Q: Are cosmetic surgeries covered?  
A: No, only medically necessary procedures.
23. Q: Can coverage be increased mid-term?  
A: No, only at renewal.
24. Q: Are wellness programs included?  
A: No, only hospitalization coverage.
25. Q: Can deductible be changed on renewal?  
A: Yes, options available at renewal.
26. Q: How fast are claims processed?  
A: 7–10 working days for cashless settlements.

27. Q: Is paperless policy available?  
A: Yes, digital copies provided.
28. Q: Can policy cover multiple family members?  
A: Only if base policy is family floater.
29. Q: Are lifestyle-related diseases included?  
A: Yes, hospitalization expenses are covered above deductible.
30. Q: Can sum insured be combined with base policy?  
A: No, top-up is separate coverage above base policy limit.

## **VII. Whole Life Protect – Lifetime Protection with Guaranteed Sum Assured**

1. Q: Who is eligible for this policy?  
A: Individuals aged 18–55 years at entry.
2. Q: What is the minimum sum assured?  
A: ₹5 lakh.
3. Q: Can I choose the premium payment term?  
A: Yes, options include single, 10, 15, or 20 years.
4. Q: Are premiums guaranteed?  
A: Yes, fixed for the chosen payment term.
5. Q: Does this plan offer maturity benefits?  
A: No, it is a pure protection plan.
6. Q: Can I add riders?  
A: Yes, optional critical illness or accidental death riders.
7. Q: Is accidental death covered?  
A: Yes, sum assured paid to nominee on accidental death.
8. Q: Can premiums be paid monthly?  
A: Yes, monthly, quarterly, or annual payments available.
9. Q: Are partial withdrawals allowed?  
A: No, this is pure life cover.
10. Q: Can I increase sum assured later?  
A: Yes, at policy renewal or through policy enhancement.
11. Q: Can senior citizens buy this policy?  
A: Entry age up to 55; renewal lifelong.
12. Q: Are terminal illnesses covered?  
A: Yes, full sum assured is payable on terminal illness diagnosis.

13. Q: Can policy be surrendered?  
A: Yes, surrender value is available after 3 years.
14. Q: Are premiums tax-deductible?  
A: Yes, under Section 80C, and proceeds under Section 10(10D).
15. Q: Can I insure multiple family members?  
A: Yes, separate policies required for each.
16. Q: Is grace period available for missed premiums?  
A: Yes, 30 days for annual and 15 days for monthly.
17. Q: Can I add spouse coverage?  
A: No, separate policy needed.
18. Q: What happens if policyholder dies during premium holiday?  
A: Sum assured is payable; policy remains valid.
19. Q: Are lifestyle diseases considered for claim?  
A: Yes, death due to any cause covered.
20. Q: Is there a waiting period for natural death?  
A: No, coverage starts immediately.
21. Q: Can I nominate multiple beneficiaries?  
A: Yes, nominations can be made at inception and updated anytime.
22. Q: Can policy be reinstated if lapsed?  
A: Yes, within 2 years with proof of good health.
23. Q: Are premiums higher for smokers?  
A: Yes, smoker classification applies.
24. Q: Is claim process online?  
A: Yes, claims can be filed online or through advisor.
25. Q: Can I attach accidental death rider later?  
A: Yes, at renewal or policy enhancement.
26. Q: Are nominees required at inception?  
A: Yes, mandatory for claim settlement.
27. Q: Can the policy be converted to paid-up?  
A: Yes, partial surrender converts policy to paid-up status.
28. Q: Is there any premium refund?  
A: No, premiums are not refundable except surrender value.
29. Q: Can I opt for flexible premium payment frequency?  
A: Yes, yearly, half-yearly, quarterly, or monthly.

30. Q: Does the policy provide accidental total permanent disability benefit?

A: Yes, if accidental death or disability rider is attached.

31. Q: Are policy documents digital?

A: Yes, paperless policy issuance is available.

32. Q: Are maturity benefits taxable?

A: Not applicable; this is pure protection with no maturity benefit.

33. Q: Is reinstatement premium same as original premium?

A: Yes, along with interest on unpaid premiums if applicable.

34. Q: Can I increase coverage sum during tenure?

A: Yes, subject to underwriting and policy terms.

35. Q: Is terminal illness benefit full or partial sum assured?

A: Full sum assured is paid immediately on diagnosis.

36. Q: Can policyholder change nominee anytime?

A: Yes, anytime during policy tenure.

37. Q: Are premiums affected by medical conditions?

A: Premiums are based on health at entry and smoking status.

38. Q: Can I buy this policy online?

A: Yes, complete online application available.

39. Q: Can I surrender the policy within first year?

A: Yes, but surrender value may be minimal.

40. Q: Is coverage valid worldwide?

A: Yes, sum assured payable irrespective of location of death.

## **VIII. Endowment Plus – Savings + Protection with Maturity Benefit**

1. Q: Who can buy this plan?

A: Individuals aged 18–55 years.

2. Q: Does it offer maturity benefits?

A: Yes, lump sum at the end of policy term.

3. Q: What is the sum assured range?

A: ₹5 lakh to ₹50 lakh.

4. Q: Can I choose term and premium payment frequency?

A: Yes, flexible term 10–30 years with yearly or monthly premium.

5. Q: Are death benefits included?  
A: Yes, sum assured plus bonuses payable on death during term.
6. Q: Can I add riders?  
A: Yes, accidental death or critical illness riders available.
7. Q: Are bonuses guaranteed?  
A: No, bonuses are participating, linked to insurer profits.
8. Q: Is partial withdrawal allowed?  
A: No, only loans against policy allowed after 3 years.
9. Q: Are premiums tax-deductible?  
A: Yes, under Section 80C; maturity proceeds tax-free under Section 10(10D).
10. Q: Can I pay premiums monthly?  
A: Yes, monthly, quarterly, half-yearly, or yearly.
11. Q: Is coverage worldwide?  
A: Yes, death benefit payable globally.
12. Q: What happens if premiums are missed?  
A: Grace period of 30 days (annual) or 15 days (monthly); policy may lapse afterward.
13. Q: Can the policy be surrendered?  
A: Yes, surrender value is available after 3 years.
14. Q: Can I opt for premium waiver in case of disability?  
A: Yes, optional rider available.
15. Q: Is accidental death covered?  
A: Yes, base sum assured plus rider if chosen.
16. Q: Can I increase sum assured during policy?  
A: Yes, subject to underwriting.
17. Q: Can I secure loan against policy?  
A: Yes, after 3 years, up to 90% surrender value.
18. Q: Are maturity proceeds guaranteed?  
A: Sum assured guaranteed; bonuses may vary.
19. Q: Can policy be ported from another insurer?  
A: No, new policy must be taken.
20. Q: Are pre-existing conditions covered?  
A: Yes, after standard waiting period of 2 years.

21. Q: Can I nominate multiple beneficiaries?  
A: Yes, nominations can be updated anytime.
22. Q: Are premiums higher for smokers?  
A: Yes, premium classified based on smoking status.
23. Q: Is there a premium waiver on critical illness?  
A: Optional rider available.
24. Q: Can spouse be included?  
A: No, separate policy required.
25. Q: Are policy documents digital?  
A: Yes, paperless issuance is available.
26. Q: Can I surrender the policy within first year?  
A: Yes, surrender value may be minimal initially.
27. Q: Are bonuses paid on death as well as maturity?  
A: Yes, participating bonuses accrue to both.
28. Q: Can I add child rider?  
A: Yes, optional rider available.
29. Q: Can policyholder change nominee anytime?  
A: Yes, anytime during policy tenure.
30. Q: Is there any premium refund?  
A: No, except surrender value.
31. Q: Can policyholder avail loan for emergencies?  
A: Yes, loan up to 90% surrender value.
32. Q: Are accidental disabilities covered?  
A: Yes, optional accidental disability rider.
33. Q: Can I customize coverage term and premium term separately?  
A: Yes, flexible design options available.
34. Q: Can I combine multiple policies for higher coverage?  
A: Yes, separate policies needed.
35. Q: Can policy be converted to paid-up?  
A: Yes, partial surrender converts to paid-up status.
36. Q: Are bonuses compounded annually?  
A: Yes, as declared by insurer.
37. Q: Can I increase coverage mid-term?  
A: Yes, subject to underwriting.

38. Q: Are policy proceeds taxable at maturity?  
A: No, sum assured plus bonuses under Section 10(10D) are tax-free.
39. Q: Is accidental death benefit separate from base sum assured?  
A: Yes, if accidental death rider is attached.
40. Q: Are policy loans interest rates fixed?  
A: No, standard rates apply as per insurer guidelines.

## **IX. Wealth Builder ULIP – Market-Linked Plan with Wealth Creation Potential**

1. Q: Who is eligible to buy this policy?  
A: Individuals aged 18–55 years at entry.
2. Q: Can I invest in multiple fund options?  
A: Yes, equity, debt, or balanced funds are available.
3. Q: Are premiums guaranteed?  
A: No, premiums are invested in market-linked funds; returns vary.
4. Q: Is there a minimum premium?  
A: Yes, ₹50,000 per annum or as per plan variant.
5. Q: Does this plan offer life cover?  
A: Yes, the higher of sum assured or fund value is paid on death.
6. Q: Can I switch funds during policy tenure?  
A: Yes, free fund switches are allowed up to a limit per year.
7. Q: Can I increase my premium later?  
A: Yes, top-ups and top-up premiums are allowed.
8. Q: Are loyalty additions included?  
A: Yes, added annually based on fund performance and plan rules.
9. Q: Is partial withdrawal allowed?  
A: Yes, after 5 policy years or as per policy terms.
10. Q: Can I pay premiums monthly?  
A: Yes, flexible frequency including monthly, quarterly, half-yearly, yearly.
11. Q: Are pre-existing conditions covered?  
A: Yes, subject to underwriting at inception.

12. Q: Can I attach riders?  
A: Yes, accidental death, critical illness, and waiver of premium riders.
13. Q: Is there a lock-in period?  
A: Yes, minimum 5 years.
14. Q: Can I switch to another fund type anytime?  
A: Yes, limited free switches; additional switches may incur charges.
15. Q: Are fund management charges applicable?  
A: Yes, as per fund type and plan rules.
16. Q: Can I surrender the policy?  
A: Yes, surrender value depends on fund value and policy term.
17. Q: Are premiums tax-deductible?  
A: Yes, under Section 80C; maturity proceeds tax-free under Section 10(10D) subject to conditions.
18. Q: Is there accidental death coverage?  
A: Yes, optional rider provides additional benefit.
19. Q: Can I nominate multiple beneficiaries?  
A: Yes, nominations can be updated anytime.
20. Q: Are market-linked returns guaranteed?  
A: No, returns fluctuate based on fund performance.
21. Q: Can I increase coverage sum during tenure?  
A: Yes, subject to underwriting and top-up premiums.
22. Q: Are policy loans available?  
A: No, loans against ULIP are not allowed.
23. Q: Can policy be converted to paid-up?  
A: No, fund value continues until maturity or surrender.
24. Q: Are mortality charges deducted from fund value?  
A: Yes, as per age and sum assured.
25. Q: Can I buy multiple ULIPs for diversification?  
A: Yes, separate policies required for each.
26. Q: Are premium allocation charges applicable?  
A: Yes, as per plan guidelines.
27. Q: Can I add critical illness rider later?  
A: Yes, at renewal or policy enhancement.



28. Q: Is there any loyalty bonus?  
A: Yes, loyalty additions are credited annually after 10 years.
29. Q: Can I switch funds online?  
A: Yes, online fund switches are supported.
30. Q: Can senior citizens buy this policy?  
A: Entry age up to 55; renewals continue till 75.
31. Q: Are partial withdrawals taxed?  
A: Withdrawals within lock-in period may attract tax.
32. Q: Is death claim process digital?  
A: Yes, online submission supported.
33. Q: Are administrative charges deducted from fund value?  
A: Yes, monthly as per policy rules.
34. Q: Can I top-up multiple times a year?  
A: Yes, subject to maximum limits.
35. Q: Are fund performance statements provided?  
A: Yes, quarterly and annual statements available.
36. Q: Can I stop premiums mid-term?  
A: Yes, policy continues with reduced fund value or may lapse.
37. Q: Are bonuses declared on maturity?  
A: Loyalty additions credited annually; no fixed bonus.
38. Q: Can the policy be ported from another insurer?  
A: No, ULIP must be purchased fresh.
39. Q: Are accidental disabilities covered?  
A: Yes, optional rider covers permanent total disability.
40. Q: Can I combine this ULIP with other life insurance?  
A: Yes, multiple life policies are allowed for coverage diversification.

## **X. Child Future Plan – Ensures Child's Education and Future Security**

1. Q: Who can purchase this plan?  
A: Parents or guardians aged 18–50 years.
2. Q: At what age can children be covered?  
A: From birth to 12 years.

3. Q: Does it offer maturity benefits?  
A: Yes, lump sum at child's milestone ages.
4. Q: Can I choose premium payment term?  
A: Yes, flexible 5–20 years premium payment options.
5. Q: Are death benefits included?  
A: Yes, in case of parent/guardian's death, premiums are waived, and coverage continues.
6. Q: Can I add riders?  
A: Yes, critical illness and accidental death riders available.
7. Q: Are premiums tax-deductible?  
A: Yes, under Section 80C; maturity proceeds tax-free under Section 10(10D).
8. Q: Can premiums be paid monthly?  
A: Yes, monthly, quarterly, half-yearly, or annual payments.
9. Q: Is there a minimum sum assured?  
A: Yes, ₹2 lakh for basic plan.
10. Q: Can I increase sum assured later?  
A: Yes, top-up coverage allowed during policy term.
11. Q: Is there a lock-in period?  
A: Yes, minimum 5 years from inception.
12. Q: Are partial withdrawals allowed?  
A: Yes, for child's education milestones after 5 years.
13. Q: Can policy be surrendered?  
A: Yes, surrender value depends on premiums paid and term completed.
14. Q: Is accidental death covered?  
A: Yes, optional rider provides additional benefit.
15. Q: Can I add coverage for multiple children?  
A: Yes, separate child policies required.
16. Q: Are pre-existing conditions covered?  
A: Yes, subject to underwriting and waiting period.
17. Q: Can I nominate multiple beneficiaries?  
A: Yes, nominations can be updated anytime.
18. Q: Can policyholder change nominee?  
A: Yes, anytime during policy term.

19. Q: Are premiums higher for smokers?  
A: Yes, based on parent/guardian smoking status.
20. Q: Is death benefit guaranteed?  
A: Yes, sum assured is guaranteed; riders provide additional benefits.
21. Q: Can I opt for premium waiver rider?  
A: Yes, ensures policy continues if parent/guardian dies.
22. Q: Can I buy this policy online?  
A: Yes, online purchase supported.
23. Q: Are policy statements digital?  
A: Yes, paperless digital statements available.
24. Q: Can I increase premium mid-term?  
A: Yes, via top-up premiums subject to underwriting.
25. Q: Are bonuses declared on maturity?  
A: Yes, as declared annually by insurer.
26. Q: Can policy be ported from another insurer?  
A: No, new policy required.
27. Q: Is accidental disability covered?  
A: Yes, optional rider ensures coverage for parent/guardian.
28. Q: Can I request loans against policy?  
A: Yes, up to 90% surrender value after 3 years.
29. Q: Can I extend policy term beyond child age 25?  
A: No, coverage ends after child reaches defined maturity age.
30. Q: Are milestones customizable?  
A: Yes, payout can be structured for education or other milestones.
31. Q: Is coverage valid worldwide?  
A: Yes, sum assured payable regardless of location.
32. Q: Can policy be converted to paid-up?  
A: Yes, partial surrender converts coverage to paid-up status.
33. Q: Are partial withdrawals taxable?  
A: Withdrawals within lock-in period may attract taxes.
34. Q: Can I attach critical illness rider later?  
A: Yes, at renewal or policy enhancement.

35. Q: Are policy premiums flexible?  
A: Yes, amount and frequency can be adjusted within plan limits.
36. Q: Are maturity benefits guaranteed?  
A: Yes, sum assured guaranteed; bonuses may vary.
37. Q: Can I buy multiple policies for multiple children?  
A: Yes, separate policies required per child.
38. Q: Are medical checkups required?  
A: Yes, based on age of child and sum assured.
39. Q: Can policyholder stop premiums mid-term?  
A: Yes, policy continues as paid-up with reduced benefits.
40. Q: Is policy renewable if parent/guardian passes away?  
A: Yes, premiums are waived; coverage continues for child.

## **XI. Retirement Secure – Pension-Focused Plan with Post-Retirement Income**

1. Q: Who is eligible for this plan?  
A: Individuals aged 25–55 years at entry.
2. Q: What is the minimum retirement age?  
A: 55 years.
3. Q: Can I choose the pension payout frequency?  
A: Yes, monthly, quarterly, half-yearly, or yearly.
4. Q: Is lump sum withdrawal allowed at retirement?  
A: Yes, up to 25% of corpus can be withdrawn tax-free.
5. Q: Are premiums tax-deductible?  
A: Yes, under Section 80C; pension withdrawals may have tax benefits.
6. Q: Can I add riders?  
A: Yes, accidental death and critical illness riders are optional.
7. Q: Is there a guaranteed return on investment?  
A: Yes, guaranteed minimum pension along with fund-based returns.
8. Q: Can I increase contribution later?  
A: Yes, top-ups allowed subject to plan limits.
9. Q: Are partial withdrawals allowed before retirement?  
A: Only under exceptional circumstances, subject to policy terms.

10. Q: Can premiums be paid monthly?  
A: Yes, monthly, quarterly, half-yearly, or yearly.
11. Q: What happens in case of the policyholder's death before retirement?  
A: Fund value is paid to nominee or family as per policy terms.
12. Q: Can policyholder nominate multiple beneficiaries?  
A: Yes, nominations can be updated anytime.
13. Q: Is coverage worldwide?  
A: Yes, benefits payable irrespective of location.
14. Q: Can I opt for annuity start before 55?  
A: Yes, subject to plan approval and conditions.
15. Q: Are pre-existing conditions covered?  
A: Yes, subject to standard underwriting.
16. Q: Can policy be surrendered mid-term?  
A: Yes, surrender value depends on fund value and policy term completed.
17. Q: Is accidental death covered?  
A: Yes, optional rider provides additional payout.
18. Q: Can policyholder change nominee anytime?  
A: Yes, anytime during policy tenure.
19. Q: Are policy statements digital?  
A: Yes, paperless statements available online.
20. Q: Can I avail policy loan?  
A: Yes, loan up to 90% surrender value after lock-in period.
21. Q: Can multiple policies be purchased for higher retirement corpus?  
A: Yes, separate policies allowed.
22. Q: Is there a lock-in period?  
A: Yes, 5 years from inception or until retirement, whichever is later.
23. Q: Are premiums higher for smokers?  
A: Yes, premium based on age, health, and smoking status.
24. Q: Can policy be ported from another insurer?  
A: No, new policy required.

25. Q: Are bonuses declared?  
A: Yes, participating bonuses credited periodically as per policy rules.
26. Q: Can I switch investment funds during policy term?  
A: Yes, limited free switches allowed annually.
27. Q: Can I stop premiums mid-term?  
A: Yes, policy continues as paid-up with adjusted benefits.
28. Q: Can I increase coverage sum during tenure?  
A: Yes, via top-up contributions.
29. Q: Are maturity benefits guaranteed?  
A: Guaranteed minimum pension plus any fund performance gains.
30. Q: Is the plan suitable for self-employed individuals?  
A: Yes, flexible premium options available.
31. Q: Can I purchase annuity for spouse as well?  
A: Yes, joint life options are available.
32. Q: Are withdrawals taxable at retirement?  
A: Partial lump sum is tax-free; annuity payments may be taxed.
33. Q: Can policyholder avail online fund management?  
A: Yes, real-time tracking and switching available online.
34. Q: Are lifestyle diseases covered?  
A: Yes, death or critical illness payouts apply per rider.
35. Q: Can policyholder receive pension abroad?  
A: Yes, payment is possible internationally in most currencies.
36. Q: Can I customize annuity start date?  
A: Yes, flexible options available.
37. Q: Is there a grace period for missed premiums?  
A: 30 days for annual, 15 days for monthly payments.
38. Q: Can I avail top-up contributions multiple times a year?  
A: Yes, subject to plan limits.
39. Q: Are administrative charges deducted from fund value?  
A: Yes, as per policy terms.
40. Q: Can I opt for paperless policy documents?  
A: Yes, complete digital issuance supported.

## **XII. Money Back Saver – Periodic Payouts During Policy Term + Final Maturity**

1. Q: Who is eligible for this policy?  
A: Individuals aged 18–50 years.
2. Q: Does it provide periodic payouts?  
A: Yes, fixed percentage of sum assured at pre-defined intervals.
3. Q: Is maturity benefit included?  
A: Yes, remaining sum assured plus bonuses at end of term.
4. Q: Can I choose premium payment term?  
A: Yes, flexible 5–20 year options available.
5. Q: Can riders be added?  
A: Yes, accidental death, critical illness, and premium waiver riders.
6. Q: Are premiums tax-deductible?  
A: Yes, under Section 80C; maturity proceeds tax-free under Section 10(10D).
7. Q: Can premiums be paid monthly?  
A: Yes, monthly, quarterly, half-yearly, or yearly.
8. Q: Is accidental death covered?  
A: Yes, optional rider provides additional sum assured.
9. Q: Can I surrender the policy?  
A: Yes, surrender value available after 3 years.
10. Q: Can policyholder change nominee anytime?  
A: Yes, nominations can be updated anytime.
11. Q: Are pre-existing conditions covered?  
A: Yes, subject to underwriting.
12. Q: Can I increase sum assured mid-term?  
A: Yes, through top-up options subject to underwriting.
13. Q: Can multiple policies be purchased for higher coverage?  
A: Yes, separate policies allowed.
14. Q: Are bonuses declared?  
A: Yes, participating bonuses credited periodically as per insurer rules.

15. Q: Can I opt for paperless policy documents?  
A: Yes, digital issuance supported.
16. Q: Is death benefit guaranteed?  
A: Yes, sum assured plus accrued bonuses.
17. Q: Can policyholder stop premiums mid-term?  
A: Yes, policy continues as paid-up with adjusted benefits.
18. Q: Are lifestyle diseases covered?  
A: Yes, death due to any cause is covered.
19. Q: Can policy be ported from another insurer?  
A: No, new policy required.
20. Q: Can partial withdrawals be made?  
A: No, only money-back payouts and final maturity allowed.
21. Q: Are policy statements digital?  
A: Yes, quarterly and annual digital statements available.
22. Q: Can I nominate multiple beneficiaries?  
A: Yes, nominations can be updated anytime.
23. Q: Are premiums higher for smokers?  
A: Yes, smoker classification applies.
24. Q: Can I avail loans against policy?  
A: Yes, up to 90% surrender value after 3 years.
25. Q: Are bonuses paid on periodic payouts?  
A: No, bonuses accrue separately; only maturity payout includes bonuses.
26. Q: Can policy be converted to paid-up?  
A: Yes, partial surrender converts policy to paid-up status.
27. Q: Can I buy multiple policies for multiple family members?  
A: Yes, separate policies required.
28. Q: Are policy proceeds taxable at maturity?  
A: No, sum assured plus bonuses under Section 10(10D) are tax-free.
29. Q: Can accidental death rider be attached later?  
A: Yes, at renewal or policy enhancement.
30. Q: Can I customize payout intervals?  
A: Yes, yearly or half-yearly options available.



31. Q: Can policyholder avail online fund management?  
A: Yes, online tracking and payouts available.
32. Q: Are administrative charges deducted from sum assured?  
A: Yes, per policy rules.
33. Q: Can policyholder opt for premium waiver in case of critical illness?  
A: Yes, optional rider ensures continuation.
34. Q: Can coverage term and premium term be different?  
A: Yes, flexible options available.
35. Q: Can I stop payouts temporarily?  
A: No, payouts continue as per policy schedule.
36. Q: Is coverage worldwide?  
A: Yes, payouts are not restricted by location.
37. Q: Can policyholder avail bonuses on death as well?  
A: Yes, bonuses are added to maturity and death benefits.
38. Q: Can the policyholder increase coverage mid-term?  
A: Yes, via top-up options, subject to underwriting.
39. Q: Are lifestyle illnesses included in coverage?  
A: Yes, death due to any cause covered.
40. Q: Is the policy suitable for wealth accumulation and liquidity?  
A: Yes, periodic payouts provide liquidity while building savings.

### **XIII. Term Secure Basic – Simple Low-Cost Term Protection for Family Security**

1. Q: Who is eligible for this policy?  
A: Individuals aged 18–50 years.
2. Q: What is the minimum sum assured?  
A: ₹10 lakh.
3. Q: Can I choose the policy term?  
A: Yes, terms from 10 to 30 years are available.
4. Q: Are premiums fixed?  
A: Yes, premiums remain constant for the chosen term.
5. Q: Does this plan cover accidental death?  
A: Yes, included in base sum assured.

6. Q: Can riders be added?  
A: Yes, critical illness and waiver of premium riders available.
7. Q: Are premiums tax-deductible?  
A: Yes, under Section 80C; death benefit tax-free under Section 10(10D).
8. Q: Can premiums be paid monthly?  
A: Yes, options include monthly, quarterly, half-yearly, or yearly.
9. Q: Is pre-existing condition coverage available?  
A: Yes, subject to underwriting and waiting period.
10. Q: Can I increase sum assured later?  
A: Yes, via policy enhancement, subject to underwriting.
11. Q: Are partial withdrawals allowed?  
A: No, term plans offer only death benefits.
12. Q: Is accidental total permanent disability covered?  
A: Yes, if optional rider attached.
13. Q: Can policyholder nominate multiple beneficiaries?  
A: Yes, nominations can be updated anytime.
14. Q: Can policyholder change nominee anytime?  
A: Yes, anytime during policy term.
15. Q: Is coverage worldwide?  
A: Yes, death benefits payable irrespective of location.
16. Q: Can policy be surrendered mid-term?  
A: No, term plans do not have surrender value.
17. Q: Are premiums higher for smokers?  
A: Yes, smoker classification applies.
18. Q: Can policy be ported from another insurer?  
A: No, new policy required.
19. Q: Is there a grace period for missed premiums?  
A: 30 days for annual, 15 days for monthly payments.
20. Q: Can I buy online?  
A: Yes, complete digital application supported.
21. Q: Are lifestyle diseases included in coverage?  
A: Yes, death due to any cause is covered.
22. Q: Can I opt for paperless policy documents?  
A: Yes, digital issuance available.

23. Q: Are bonuses paid?  
A: No, term plans are pure protection without bonuses.
24. Q: Can I attach waiver of premium rider later?  
A: Yes, during policy enhancement or at renewal.
25. Q: Can I stop premiums mid-term?  
A: No, coverage lapses if premiums are not paid.
26. Q: Can I buy multiple policies for higher coverage?  
A: Yes, separate policies allowed.
27. Q: Are policy proceeds taxable at death?  
A: No, death benefit is tax-free under Section 10(10D).
28. Q: Are administrative charges applicable?  
A: Minimal charges included in premium; no separate deductions.
29. Q: Can policyholder avail loan against policy?  
A: No, term plans do not provide loans.
30. Q: Can accidental death rider be added later?  
A: Yes, during renewal or enhancement.
31. Q: Is coverage valid for high-risk professions?  
A: Yes, with possible underwriting loadings.
32. Q: Are pre-existing illnesses considered for claim?  
A: Yes, covered after waiting period if disclosed at inception.
33. Q: Can policyholder get claim payout overseas?  
A: Yes, payment processed internationally.
34. Q: Can the policy term be extended after inception?  
A: No, fixed at inception; new policy required for extension.
35. Q: Can spouse or child be included?  
A: No, separate policies needed.
36. Q: Is accidental disability benefit included automatically?  
A: No, optional rider must be attached.
37. Q: Are policy statements digital?  
A: Yes, accessible online anytime.
38. Q: Can I increase coverage sum multiple times?  
A: Yes, subject to underwriting approvals.
39. Q: Is the policy suitable for young professionals?  
A: Yes, low-cost term cover ideal for family protection.

40. Q: Can policyholder get premium refund on survival?

A: No, term plans do not have survival benefits.

#### **XIV. Term Protect Plus – Higher Coverage with Accidental Death Rider**

1. Q: Who is eligible to buy this plan?

A: Individuals aged 18–55 years.

2. Q: What is the minimum sum assured?

A: ₹25 lakh.

3. Q: Can I choose policy term?

A: Yes, 10–35 years.

4. Q: Are premiums fixed?

A: Yes, premiums remain constant for the chosen term.

5. Q: Does this plan include accidental death coverage?

A: Yes, included in base plan.

6. Q: Can riders be added?

A: Yes, critical illness and waiver of premium riders available.

7. Q: Are premiums tax-deductible?

A: Yes, Section 80C; death benefit tax-free under Section 10(10D).

8. Q: Can I pay premiums monthly?

A: Yes, flexible payment options supported.

9. Q: Are pre-existing conditions covered?

A: Yes, after underwriting and waiting period.

10. Q: Can sum assured be increased later?

A: Yes, subject to underwriting approvals.

11. Q: Are partial withdrawals allowed?

A: No, term plans provide only death benefit.

12. Q: Can policyholder nominate multiple beneficiaries?

A: Yes, nominations can be updated anytime.

13. Q: Can policyholder change nominee anytime?

A: Yes, anytime during policy term.

14. Q: Is coverage worldwide?

A: Yes, death benefits payable globally.

15. Q: Can policy be surrendered mid-term?

A: No, term plans have no surrender value.

16. Q: Are premiums higher for smokers?  
A: Yes, premiums reflect smoker classification.
17. Q: Is there a grace period for missed premiums?  
A: 30 days annual, 15 days monthly.
18. Q: Can I buy online?  
A: Yes, complete digital application supported.
19. Q: Can accidental disability rider be attached later?  
A: Yes, during renewal or enhancement.
20. Q: Are lifestyle diseases covered?  
A: Yes, death due to any cause is included.
21. Q: Are bonuses paid?  
A: No, term plans are pure protection without bonuses.
22. Q: Can policyholder avail policy loan?  
A: No, term plans do not allow loans.
23. Q: Can multiple policies be purchased for higher coverage?  
A: Yes, separate policies allowed.
24. Q: Can spouse or child be included?  
A: No, separate policies required.
25. Q: Is accidental death benefit separate from base sum assured?  
A: Yes, accidental benefit adds to sum assured.
26. Q: Are policy statements digital?  
A: Yes, paperless statements provided.
27. Q: Can policyholder stop premiums mid-term?  
A: No, coverage lapses if premiums are not paid.
28. Q: Can coverage be extended after inception?  
A: No, term fixed at inception.
29. Q: Is coverage suitable for high-risk occupations?  
A: Yes, with possible underwriting loadings.
30. Q: Can policyholder get claim payout overseas?  
A: Yes, payout processed internationally.
31. Q: Can I opt for paperless policy documents?  
A: Yes, fully digital issuance supported.
32. Q: Can policyholder increase sum assured multiple times?  
A: Yes, subject to underwriting.

33. Q: Is accidental disability included automatically?  
A: No, optional rider attachment required.
34. Q: Can policyholder add premium waiver rider later?  
A: Yes, during renewal or policy enhancement.
35. Q: Are premiums affected by medical conditions?  
A: Yes, underwriting considers health status.
36. Q: Can policyholder opt for term conversion to higher plan?  
A: Yes, conversion options available at renewal.
37. Q: Can multiple policies be combined for higher coverage?  
A: Yes, multiple separate policies allowed.
38. Q: Can I opt for flexible premium payment frequency?  
A: Yes, annual, half-yearly, quarterly, or monthly.
39. Q: Are pre-existing illnesses considered for claim?  
A: Yes, fully covered after standard waiting period.
40. Q: Can policyholder request claim settlement digitally?  
A: Yes, online claim submission supported.

## **XV. Term Premium Guard – High-Value Term Cover for Professionals**

1. Q: Who is eligible for this plan?  
A: Individuals aged 18–55 years.
2. Q: What is the minimum sum assured?  
A: ₹50 lakh.
3. Q: Can I choose the policy term?  
A: Yes, options from 10 to 35 years.
4. Q: Are premiums fixed?  
A: Yes, premiums remain constant for the chosen term.
5. Q: Does this plan cover accidental death?  
A: Yes, included in base sum assured.
6. Q: Can riders be added?  
A: Yes, critical illness and waiver of premium riders available.
7. Q: Are premiums tax-deductible?  
A: Yes, under Section 80C; death benefit tax-free under Section 10(10D).

8. Q: Can premiums be paid monthly?  
A: Yes, flexible payment options supported.
9. Q: Are pre-existing conditions covered?  
A: Yes, after underwriting and waiting period.
10. Q: Can I increase sum assured later?  
A: Yes, through policy enhancement with underwriting approval.
11. Q: Are partial withdrawals allowed?  
A: No, term plans offer only death benefits.
12. Q: Can policyholder nominate multiple beneficiaries?  
A: Yes, nominations can be updated anytime.
13. Q: Can policyholder change nominee anytime?  
A: Yes, anytime during policy term.
14. Q: Is coverage worldwide?  
A: Yes, benefits payable globally.
15. Q: Can policy be surrendered mid-term?  
A: No, term plans have no surrender value.
16. Q: Are premiums higher for smokers?  
A: Yes, premiums reflect smoker classification.
17. Q: Is there a grace period for missed premiums?  
A: 30 days for annual, 15 days for monthly payments.
18. Q: Can I buy online?  
A: Yes, complete digital application supported.
19. Q: Can accidental disability rider be attached later?  
A: Yes, during renewal or enhancement.
20. Q: Are lifestyle diseases covered?  
A: Yes, death due to any cause included.
21. Q: Are bonuses paid?  
A: No, pure protection without bonuses.
22. Q: Can policyholder avail policy loan?  
A: No, term plans do not provide loans.
23. Q: Can multiple policies be purchased for higher coverage?  
A: Yes, separate policies allowed.
24. Q: Can spouse or child be included?  
A: No, separate policies required.

25. Q: Is accidental death benefit separate from base sum assured?  
A: Yes, adds to sum assured if covered.
26. Q: Are policy statements digital?  
A: Yes, paperless statements provided.
27. Q: Can policyholder stop premiums mid-term?  
A: No, coverage lapses if premiums are not paid.
28. Q: Can coverage be extended after inception?  
A: No, term fixed at inception.
29. Q: Is coverage suitable for high-risk occupations?  
A: Yes, with possible underwriting loadings.
30. Q: Can policyholder get claim payout overseas?  
A: Yes, payment processed internationally.
31. Q: Can I opt for paperless policy documents?  
A: Yes, fully digital issuance supported.
32. Q: Can policyholder increase sum assured multiple times?  
A: Yes, subject to underwriting.
33. Q: Is accidental disability included automatically?  
A: No, optional rider attachment required.
34. Q: Can policyholder add premium waiver rider later?  
A: Yes, during renewal or enhancement.
35. Q: Are premiums affected by medical conditions?  
A: Yes, underwriting considers health status.
36. Q: Can policyholder opt for term conversion to higher plan?  
A: Yes, conversion options available at renewal.
37. Q: Can multiple policies be combined for higher coverage?  
A: Yes, multiple separate policies allowed.
38. Q: Can I opt for flexible premium payment frequency?  
A: Yes, annual, half-yearly, quarterly, or monthly.
39. Q: Are pre-existing illnesses considered for claim?  
A: Yes, fully covered after standard waiting period.
40. Q: Can policyholder request claim settlement digitally?  
A: Yes, online claim submission supported.

## **XVI. Return of Premium Term – Refunds Premiums if You Outlive the Term**



1. Q: Who is eligible to buy this policy?  
A: Individuals aged 18–55 years.
2. Q: What is the minimum sum assured?  
A: ₹25 lakh.
3. Q: Can I choose the policy term?  
A: Yes, from 10 to 35 years.
4. Q: Are premiums fixed?  
A: Yes, premiums remain constant throughout the term.
5. Q: Does this plan cover accidental death?  
A: Yes, included in base sum assured.
6. Q: Can riders be added?  
A: Yes, critical illness and waiver of premium riders available.
7. Q: Are premiums tax-deductible?  
A: Yes, Section 80C; death benefit tax-free under Section 10(10D).
8. Q: Can premiums be paid monthly?  
A: Yes, flexible payment frequency available.
9. Q: Are pre-existing conditions covered?  
A: Yes, after underwriting and waiting period.
10. Q: Can I increase sum assured later?  
A: Yes, via top-up enhancements.
11. Q: Are partial withdrawals allowed?  
A: No, only death benefit or premium refund applies.
12. Q: Can policyholder nominate multiple beneficiaries?  
A: Yes, nominations can be updated anytime.
13. Q: Can policyholder change nominee anytime?  
A: Yes, anytime during policy term.
14. Q: Is coverage worldwide?  
A: Yes, death benefits payable globally.
15. Q: Can policy be surrendered mid-term?  
A: No, surrender not allowed; only survival leads to premium refund.
16. Q: Are premiums higher for smokers?  
A: Yes, premiums reflect smoker status.

17. Q: Is there a grace period for missed premiums?  
A: 30 days for annual, 15 days for monthly.
18. Q: Can I buy online?  
A: Yes, digital application supported.
19. Q: Can accidental disability rider be attached later?  
A: Yes, optional rider can be added.
20. Q: Are lifestyle diseases covered?  
A: Yes, death due to any cause included.
21. Q: Are bonuses paid?  
A: No, policy focuses on death benefit and premium return.
22. Q: Can policyholder avail policy loan?  
A: No, term plans do not allow loans.
23. Q: Can multiple policies be purchased for higher coverage?  
A: Yes, separate policies allowed.
24. Q: Can spouse or child be included?  
A: No, separate policies required.
25. Q: Is accidental death benefit separate from base sum assured?  
A: Yes, adds to sum assured.
26. Q: Are policy statements digital?  
A: Yes, paperless statements provided.
27. Q: Can policyholder stop premiums mid-term?  
A: No, coverage lapses if premiums are not paid.
28. Q: Can coverage be extended after inception?  
A: No, term fixed at inception.
29. Q: Is coverage suitable for high-risk occupations?  
A: Yes, with underwriting loadings.
30. Q: Can policyholder get claim payout overseas?  
A: Yes, payout processed internationally.
31. Q: Can I opt for paperless policy documents?  
A: Yes, fully digital issuance supported.
32. Q: Can policyholder increase sum assured multiple times?  
A: Yes, subject to underwriting approval.
33. Q: Is accidental disability included automatically?  
A: No, optional rider attachment required.

34. Q: Can policyholder add premium waiver rider later?  
A: Yes, during renewal or enhancement.
35. Q: Are premiums affected by medical conditions?  
A: Yes, underwriting considers health status.
36. Q: Can multiple policies be combined for higher coverage?  
A: Yes, multiple separate policies allowed.
37. Q: Can I opt for flexible premium payment frequency?  
A: Yes, annual, half-yearly, quarterly, or monthly.
38. Q: Are pre-existing illnesses considered for claim?  
A: Yes, fully covered after standard waiting period.
39. Q: Will premiums be returned if I survive the term?  
A: Yes, 100% premiums returned at end of term.
40. Q: Can policyholder request claim settlement digitally?  
A: Yes, online claim submission supported.

## **XVII. Term Special (Smokers) – Specialized Plan for Smokers with Adjusted Premiums**

1. Q: Who is eligible for this policy?  
A: Individuals aged 18–55 years who smoke or use tobacco products.
2. Q: What is the minimum sum assured?  
A: ₹25 lakh.
3. Q: Can I choose the policy term?  
A: Yes, terms from 10 to 35 years are available.
4. Q: Are premiums higher for smokers?  
A: Yes, premiums are adjusted to reflect higher risk.
5. Q: Does this plan cover accidental death?  
A: Yes, included in base sum assured.
6. Q: Can riders be added?  
A: Yes, critical illness and waiver of premium riders are available.
7. Q: Are premiums tax-deductible?  
A: Yes, under Section 80C; death benefit is tax-free under Section 10(10D).

8. Q: Can premiums be paid monthly?  
A: Yes, monthly, quarterly, half-yearly, or yearly.
9. Q: Are pre-existing conditions covered?  
A: Yes, after underwriting and waiting period.
10. Q: Can sum assured be increased later?  
A: Yes, via top-up enhancements subject to underwriting.
11. Q: Are partial withdrawals allowed?  
A: No, term plans provide only death benefits.
12. Q: Can policyholder nominate multiple beneficiaries?  
A: Yes, nominations can be updated anytime.
13. Q: Can policyholder change nominee anytime?  
A: Yes, anytime during policy term.
14. Q: Is coverage worldwide?  
A: Yes, benefits payable globally.
15. Q: Can policy be surrendered mid-term?  
A: No, term plans have no surrender value.
16. Q: Is there a grace period for missed premiums?  
A: 30 days annual, 15 days monthly.
17. Q: Can I buy online?  
A: Yes, digital application supported.
18. Q: Can accidental disability rider be attached later?  
A: Yes, optional rider can be added.
19. Q: Are lifestyle diseases covered?  
A: Yes, death due to any cause included.
20. Q: Are bonuses paid?  
A: No, term plans are pure protection without bonuses.
21. Q: Can policyholder avail policy loan?  
A: No, term plans do not provide loans.
22. Q: Can multiple policies be purchased for higher coverage?  
A: Yes, separate policies allowed.
23. Q: Can spouse or child be included?  
A: No, separate policies required.
24. Q: Is accidental death benefit separate from base sum assured?  
A: Yes, adds to sum assured if covered.

25. Q: Are policy statements digital?  
A: Yes, paperless statements provided.
26. Q: Can policyholder stop premiums mid-term?  
A: No, coverage lapses if premiums are not paid.
27. Q: Can coverage be extended after inception?  
A: No, term fixed at inception.
28. Q: Is coverage suitable for high-risk occupations?  
A: Yes, with possible underwriting loadings.
29. Q: Can policyholder get claim payout overseas?  
A: Yes, payout processed internationally.
30. Q: Can I opt for paperless policy documents?  
A: Yes, fully digital issuance supported.
31. Q: Can policyholder increase sum assured multiple times?  
A: Yes, subject to underwriting approval.
32. Q: Is accidental disability included automatically?  
A: No, optional rider attachment required.
33. Q: Can policyholder add premium waiver rider later?  
A: Yes, during renewal or enhancement.
34. Q: Are premiums affected by medical conditions?  
A: Yes, underwriting considers health status.
35. Q: Can policyholder opt for term conversion to higher plan?  
A: Yes, conversion options available at renewal.
36. Q: Can multiple policies be combined for higher coverage?  
A: Yes, multiple separate policies allowed.
37. Q: Can I opt for flexible premium payment frequency?  
A: Yes, annual, half-yearly, quarterly, or monthly.
38. Q: Are pre-existing illnesses considered for claim?  
A: Yes, fully covered after standard waiting period.
39. Q: Is this plan specifically priced for smokers?  
A: Yes, premiums reflect smoker risk category.
40. Q: Can policyholder request claim settlement digitally?  
A: Yes, online claim submission supported.

#### **XVIII. Family Term Care – Family-Wide Protection with Flexible Sum Insured Options**

1. Q: Who is eligible for this policy?  
A: Individuals aged 18–55 years; spouse and children can be included.
2. Q: Can multiple family members be covered under one plan?  
A: Yes, spouse and up to 3 children can be included.
3. Q: What is the minimum sum assured?  
A: ₹25 lakh per adult member.
4. Q: Can I choose the policy term?  
A: Yes, options from 10 to 35 years.
5. Q: Are premiums fixed?  
A: Yes, premiums remain constant for the chosen term.
6. Q: Does this plan cover accidental death?  
A: Yes, included for all covered members.
7. Q: Can riders be added?  
A: Yes, critical illness, accidental disability, and waiver of premium riders.
8. Q: Are premiums tax-deductible?  
A: Yes, Section 80C for parents; death benefit tax-free under Section 10(10D).
9. Q: Can premiums be paid monthly?  
A: Yes, monthly, quarterly, half-yearly, or yearly.
10. Q: Are pre-existing conditions covered?  
A: Yes, subject to underwriting and waiting period.
11. Q: Can sum assured be increased later?  
A: Yes, through policy enhancement.
12. Q: Are partial withdrawals allowed?  
A: No, term plans only provide death benefit.
13. Q: Can policyholder nominate multiple beneficiaries?  
A: Yes, nominations can be updated anytime.
14. Q: Can policyholder change nominee anytime?  
A: Yes, anytime during policy term.
15. Q: Is coverage worldwide?  
A: Yes, death benefits payable globally.

16. Q: Can policy be surrendered mid-term?  
A: No, no surrender value is available.
17. Q: Are premiums higher for smokers?  
A: Yes, premiums for each member reflect risk profile.
18. Q: Is there a grace period for missed premiums?  
A: 30 days annual, 15 days monthly.
19. Q: Can I buy online?  
A: Yes, complete digital application supported.
20. Q: Can accidental disability rider be attached later?  
A: Yes, optional rider can be added.
21. Q: Are lifestyle diseases covered?  
A: Yes, death due to any cause included.
22. Q: Are bonuses paid?  
A: No, term plans are pure protection without bonuses.
23. Q: Can policyholder avail policy loan?  
A: No, term plans do not provide loans.
24. Q: Can spouse or child be included later?  
A: Yes, with underwriting approval at renewal.
25. Q: Is accidental death benefit separate from base sum assured?  
A: Yes, optional riders provide additional coverage.
26. Q: Are policy statements digital?  
A: Yes, paperless statements provided.
27. Q: Can policyholder stop premiums mid-term?  
A: No, coverage lapses if premiums are not paid.
28. Q: Can coverage be extended after inception?  
A: No, term fixed at inception.
29. Q: Is coverage suitable for high-risk occupations?  
A: Yes, with possible underwriting loadings.
30. Q: Can policyholder get claim payout overseas?  
A: Yes, payout processed internationally.
31. Q: Can I opt for paperless policy documents?  
A: Yes, fully digital issuance supported.
32. Q: Can policyholder increase sum assured multiple times?  
A: Yes, subject to underwriting approval.

33. Q: Is accidental disability included automatically?  
A: No, optional rider attachment required.
34. Q: Can policyholder add premium waiver rider later?  
A: Yes, during renewal or enhancement.
35. Q: Are premiums affected by medical conditions?  
A: Yes, underwriting considers health status of each member.
36. Q: Can policyholder opt for term conversion to higher plan?  
A: Yes, conversion options available at renewal.
37. Q: Can multiple policies be combined for higher coverage?  
A: Yes, separate policies allowed for additional protection.
38. Q: Can I opt for flexible premium payment frequency?  
A: Yes, annual, half-yearly, quarterly, or monthly.
39. Q: Are pre-existing illnesses considered for claim?  
A: Yes, fully covered after standard waiting period.
40. Q: Can policyholder request claim settlement digitally?  
A: Yes, online claim submission supported.

#### **XIX. Motor Protect Basic – Mandatory Third-Party Liability Cover**

1. Q: Who is eligible to buy this policy?  
A: Owners of all types of private vehicles.
2. Q: Is this policy mandatory?  
A: Yes, third-party liability insurance is required by law.
3. Q: What does third-party liability cover?  
A: Covers damages or injury to a third party caused by your vehicle.
4. Q: Does it cover damage to my own vehicle?  
A: No, it only covers third-party damages.
5. Q: Can I include multiple vehicles under one policy?  
A: No, each vehicle requires a separate policy.
6. Q: Are personal injuries covered?  
A: Yes, injuries to third parties are covered.
7. Q: Can this policy be purchased online?  
A: Yes, fully digital application supported.



8. Q: Is there a minimum premium?  
A: Yes, as per IRDAI guidelines based on vehicle type.
9. Q: Are premiums tax-deductible?  
A: No, motor insurance premiums are not tax-deductible.
10. Q: Can policy be renewed after expiry?  
A: Yes, grace period of 30 days applies for renewal.
11. Q: Does it cover legal liability?  
A: Yes, legal costs for third-party claims are included.
12. Q: Are damages due to natural disasters covered?  
A: No, third-party policy does not cover natural disaster damages to own vehicle.
13. Q: Can I transfer this policy to another vehicle?  
A: No, policy is vehicle-specific.
14. Q: Are roadside assistance services included?  
A: No, this basic plan does not cover breakdown assistance.
15. Q: Does it cover theft of own vehicle?  
A: No, third-party policy excludes own vehicle theft.
16. Q: Can I file claims online?  
A: Yes, claim intimation can be done digitally.
17. Q: Are accidental damages to own car covered?  
A: No, this is third-party liability cover only.
18. Q: Can policyholder change vehicle details mid-term?  
A: Only minor corrections allowed; change of vehicle requires a new policy.
19. Q: Are personal accident covers included?  
A: No, optional add-ons are required for personal accident cover.
20. Q: Is this policy compliant with RTO requirements?  
A: Yes, it meets legal insurance requirements.
21. Q: Can policyholder add family members to coverage?  
A: No, covers only the vehicle owner's legal liability.
22. Q: Are policy statements digital?  
A: Yes, paperless documents provided.
23. Q: Is coverage valid nationwide?  
A: Yes, valid across India.

24. Q: Are claims subject to deductibles?  
A: Third-party claims do not have deductibles.
25. Q: Can I opt for long-term policy?  
A: Yes, 2–3 year policies available for private vehicles.
26. Q: Are premiums affected by vehicle age?  
A: No, third-party premium is fixed by IRDAI.
27. Q: Can policyholder get cashless claim?  
A: Not applicable; third-party claims are reimbursed.
28. Q: Does it cover damages due to fire?  
A: No, fire damages to own vehicle not covered.
29. Q: Can I attach add-ons later?  
A: Yes, upgrades to comprehensive plan possible at renewal.
30. Q: Are theft-related damages to third-party property covered?  
A: Yes, third-party property damage is included.
31. Q: Is this policy suitable for new vehicle owners?  
A: Yes, mandatory for all registered vehicles.
32. Q: Can policyholder pay premium in installments?  
A: Generally annual payment is required.
33. Q: Can I cancel this policy mid-term?  
A: Yes, pro-rata refund applicable as per insurer guidelines.
34. Q: Are legal defense costs included?  
A: Yes, defense costs for covered third-party claims are included.
35. Q: Can policyholder update nominee?  
A: Yes, nominee details can be updated anytime.
36. Q: Does it cover rental car liabilities?  
A: No, policy covers only the insured vehicle.
37. Q: Can claims be tracked online?  
A: Yes, digital claim tracking is supported.
38. Q: Are damages due to natural calamities like flood covered?  
A: No, third-party policy excludes own vehicle damages.
39. Q: Can this policy be combined with other motor policies?  
A: No, each vehicle must have its own policy.
40. Q: Is accidental injury to passengers covered?  
A: No, only legal liability towards third parties is covered.

## **XX. Motor Protect Comprehensive – Covers Own Damage & Third-Party**

1. Q: Who is eligible for this plan?  
A: Owners of private vehicles of all types.
2. Q: Does this policy cover own vehicle damage?  
A: Yes, all damages to your own vehicle are included.
3. Q: Are third-party damages covered?  
A: Yes, legal liability towards third parties is included.
4. Q: Can policyholder add personal accident cover?  
A: Yes, optional PA cover available for owner-driver and passengers.
5. Q: Are natural calamities covered?  
A: Yes, coverage includes fire, flood, earthquake, and storm damages.
6. Q: Does it cover theft of own vehicle?  
A: Yes, theft and burglary are covered.
7. Q: Can policyholder add roadside assistance?  
A: Yes, roadside assistance is available as an add-on.
8. Q: Are policy premiums higher than basic third-party cover?  
A: Yes, premiums depend on vehicle type, age, and coverage.
9. Q: Is coverage valid nationwide?  
A: Yes, valid across India.
10. Q: Can policyholder make cashless claims?  
A: Yes, at network garages.
11. Q: Are deductibles applicable?  
A: Yes, voluntary or compulsory deductibles may apply.
12. Q: Can policy be renewed online?  
A: Yes, digital renewal supported.
13. Q: Does the policy cover damages from accidents due to natural disasters?  
A: Yes, both own and third-party damages are included.
14. Q: Can policyholder add family members to personal accident cover?  
A: Yes, optional coverage for family can be added.

15. Q: Can multiple vehicles be insured under one policy?  
A: No, each vehicle requires a separate policy.
16. Q: Are policy statements digital?  
A: Yes, fully paperless documents provided.
17. Q: Can policyholder stop premiums mid-term?  
A: No, non-payment may lead to policy lapse.
18. Q: Can policyholder upgrade coverage mid-term?  
A: Yes, subject to insurer approval.
19. Q: Are damages due to riots or civil commotion covered?  
A: Yes, included under comprehensive coverage.
20. Q: Is policy compliant with RTO requirements?  
A: Yes, meets legal insurance requirements.
21. Q: Can policyholder request claim settlement digitally?  
A: Yes, online claim submission supported.
22. Q: Are administrative charges included in premium?  
A: Yes, no separate charges for processing.
23. Q: Can policyholder avail long-term policy?  
A: Yes, 2–3 year policies available.
24. Q: Does the policy cover damages during transit?  
A: Yes, included if insured during transport.
25. Q: Can policyholder transfer policy to another vehicle?  
A: No, vehicle-specific policy.
26. Q: Are deductibles adjustable?  
A: Yes, voluntary deductibles can reduce premium.
27. Q: Does policy cover accidents due to driver negligence?  
A: Yes, except for exclusions like DUI.
28. Q: Is coverage available for new and old vehicles?  
A: Yes, suitable for vehicles of all ages.
29. Q: Are legal defense costs included for third-party claims?  
A: Yes, included in coverage.
30. Q: Can policyholder update nominee details?  
A: Yes, anytime during policy term.
31. Q: Are personal effects in car covered?  
A: No, only vehicle and liability are covered.

32. Q: Can policyholder add flood-specific coverage?  
A: Already included under comprehensive coverage.
33. Q: Can policyholder attach no-claim bonus protection?  
A: Yes, optional add-on available.
34. Q: Can coverage be extended to hired drivers?  
A: Yes, optional driver PA cover can be added.
35. Q: Are policy proceeds tax-free?  
A: Yes, claim payouts are not taxable.
36. Q: Can policyholder combine multiple policies for higher coverage?  
A: Yes, separate policies can be purchased.
37. Q: Are damages due to terrorism covered?  
A: Yes, included under comprehensive policy.
38. Q: Is coverage valid for vehicles used commercially?  
A: No, commercial vehicles need separate policy.
39. Q: Can policyholder get cashless claim for third-party damages?  
A: Yes, cashless claims possible in certain cases.
40. Q: Can policyholder file claim if accident occurs outside home city?  
A: Yes, nationwide coverage applies.

## **XXI. Motor Protect Plus – Comprehensive Plan with Roadside Assistance**

1. Q: Who is eligible for this policy?  
A: Owners of private vehicles of all types, including two-wheelers and cars.
2. Q: Does this policy cover own vehicle damage?  
A: Yes, damages due to accidents, fire, theft, and natural calamities are included.
3. Q: Are third-party liabilities covered?  
A: Yes, legal liability towards third parties is included.
4. Q: Can I add personal accident cover?  
A: Yes, optional PA cover for owner-driver and passengers.

5. Q: Are natural calamities covered?  
A: Yes, including flood, storm, earthquake, and landslide.
6. Q: Does it cover theft or burglary?  
A: Yes, theft, burglary, and attempted theft damages are covered.
7. Q: Is roadside assistance included?  
A: Yes, 24/7 roadside assistance including towing, battery jump, and fuel delivery.
8. Q: Can policyholder upgrade coverage mid-term?  
A: Yes, subject to insurer approval.
9. Q: Are deductibles applicable?  
A: Yes, both voluntary and compulsory deductibles may apply.
10. Q: Can policyholder purchase online?  
A: Yes, fully digital application supported.
11. Q: Are premiums affected by vehicle age?  
A: Yes, premiums vary with vehicle type, age, and coverage selected.
12. Q: Can policyholder attach add-ons later?  
A: Yes, optional riders like NCB protection or engine protection can be added.
13. Q: Are policy statements digital?  
A: Yes, paperless documents provided.
14. Q: Is coverage valid nationwide?  
A: Yes, claims can be made anywhere in India.
15. Q: Can claims be processed cashless?  
A: Yes, in network garages.
16. Q: Are damages due to riots or strikes covered?  
A: Yes, included in comprehensive coverage.
17. Q: Can policyholder add family members to PA cover?  
A: Yes, optional coverage for spouse and children can be added.
18. Q: Can multiple vehicles be insured under one policy?  
A: No, each vehicle requires a separate policy.
19. Q: Is legal defense included for third-party claims?  
A: Yes, costs covered under policy terms.
20. Q: Can policyholder stop premiums mid-term?  
A: No, non-payment may lead to policy lapse.

21. Q: Are personal effects in car covered?  
A: No, only vehicle and legal liabilities are covered.
22. Q: Does policy cover damages during transit?  
A: Yes, included if insured during transport.
23. Q: Can policyholder transfer the policy to another vehicle?  
A: No, vehicle-specific policy.
24. Q: Are damages due to terrorism covered?  
A: Yes, included in comprehensive coverage.
25. Q: Can policyholder request claim settlement digitally?  
A: Yes, online claim submission supported.
26. Q: Can policyholder avail long-term policy?  
A: Yes, 2–3 year policies available.
27. Q: Is accidental injury to passengers covered?  
A: Optional PA cover required for passengers.
28. Q: Are administrative charges included in premium?  
A: Yes, no separate charges for processing.
29. Q: Can policyholder choose voluntary deductible?  
A: Yes, to reduce premium.
30. Q: Can policyholder update nominee details?  
A: Yes, anytime during policy term.
31. Q: Are damages due to fire included?  
A: Yes, fire damage to own vehicle is covered.
32. Q: Can policyholder add engine or gearbox protection?  
A: Yes, available as an optional add-on.
33. Q: Is coverage suitable for high-risk areas?  
A: Yes, with underwriting adjustments if necessary.
34. Q: Can policyholder combine multiple policies for higher coverage?  
A: Yes, separate policies allowed for multiple vehicles.
35. Q: Are damages due to driver negligence covered?  
A: Yes, except for exclusions like DUI.
36. Q: Can policyholder add NCB protection?  
A: Yes, optional NCB protection can be attached.
37. Q: Can claims be tracked online?  
A: Yes, digital claim tracking supported.

38. Q: Is coverage valid for vehicles used commercially?  
A: No, separate commercial vehicle policy required.
39. Q: Can policyholder get cashless claim for third-party damages?  
A: Yes, network garage cashless service available.
40. Q: Can coverage be renewed if policy lapses?  
A: Yes, within the renewal grace period with possible loading.

## **XXII. Motor Protect Premium – Higher Sum Insured with Personal Accident Cover**

1. Q: Who is eligible for this policy?  
A: Owners of private cars and two-wheelers looking for high-value coverage.
2. Q: Does this plan cover own vehicle damage?  
A: Yes, all accidental and natural calamity damages included.
3. Q: Are third-party liabilities covered?  
A: Yes, legal liability towards third parties is included.
4. Q: Is personal accident cover included?  
A: Yes, for owner-driver and optional family members.
5. Q: Are natural calamities covered?  
A: Yes, flood, storm, earthquake, landslide, and fire damages included.
6. Q: Does it cover theft and burglary?  
A: Yes, theft, attempted theft, and vandalism are covered.
7. Q: Can policyholder add roadside assistance?  
A: Yes, 24/7 assistance included as default.
8. Q: Are premiums higher than standard comprehensive?  
A: Yes, premiums reflect higher sum insured and additional benefits.
9. Q: Is coverage nationwide?  
A: Yes, valid across India.
10. Q: Can claims be cashless?  
A: Yes, at all network garages.
11. Q: Are deductibles applicable?  
A: Yes, voluntary or compulsory deductibles apply.



12. Q: Can policyholder purchase online?  
A: Yes, complete digital process available.
13. Q: Are legal defense costs included?  
A: Yes, for third-party claims.
14. Q: Can policyholder add engine or gearbox protection?  
A: Yes, available as an optional add-on.
15. Q: Are damages due to riots covered?  
A: Yes, included in premium coverage.
16. Q: Can multiple vehicles be insured under one policy?  
A: No, separate policies required for each vehicle.
17. Q: Are policy statements digital?  
A: Yes, paperless documents provided.
18. Q: Can policyholder stop premiums mid-term?  
A: No, non-payment leads to lapse.
19. Q: Are personal belongings covered?  
A: No, only vehicle and liability are included.
20. Q: Does policy cover transit damages?  
A: Yes, if insured during transit.
21. Q: Can policyholder transfer policy to another vehicle?  
A: No, policy is vehicle-specific.
22. Q: Are damages due to terrorism included?  
A: Yes, part of comprehensive coverage.
23. Q: Can policyholder attach NCB protection?  
A: Yes, optional add-on.
24. Q: Can claims be tracked online?  
A: Yes, fully digital claim tracking supported.
25. Q: Is coverage suitable for high-risk areas?  
A: Yes, with underwriting adjustments if needed.
26. Q: Can multiple policies be combined for higher coverage?  
A: Yes, for multiple vehicles.
27. Q: Are damages due to driver negligence covered?  
A: Yes, except DUI or prohibited acts.
28. Q: Can policyholder update nominee details?  
A: Yes, anytime.

29. Q: Are administrative charges included in premium?  
A: Yes, no separate fees.
30. Q: Can policyholder add family member PA cover later?  
A: Yes, optional PA add-on available.
31. Q: Can policyholder get long-term policy?  
A: Yes, 2–3 year policies supported.
32. Q: Can policyholder file claims if accident occurs out of city?  
A: Yes, nationwide coverage applies.
33. Q: Is accidental injury to passengers covered?  
A: Optional PA cover required.
34. Q: Can policyholder attach engine protection mid-term?  
A: Yes, with insurer approval.
35. Q: Are damages due to fire included?  
A: Yes, fully covered.
36. Q: Can policyholder upgrade coverage during policy?  
A: Yes, subject to approval.
37. Q: Can policyholder combine multiple add-ons?  
A: Yes, available as per insurer's offerings.
38. Q: Are claims settled digitally?  
A: Yes, online claim submission supported.
39. Q: Can coverage be renewed after expiry?  
A: Yes, within renewal grace period.
40. Q: Can policyholder pay premium in installments?  
A: Yes, annual, half-yearly, quarterly, or monthly.

### **XXIII. Motor Protect Zero Depreciation – No Depreciation Deduction During Claims**

1. Q: Who is eligible for this policy?  
A: Owners of private vehicles, primarily new cars and two-wheelers.
2. Q: What does “zero depreciation” mean?  
A: During claim settlement, no depreciation is deducted on parts replaced.

3. Q: Are third-party liabilities covered?  
A: Yes, legal liability towards third parties is included.
4. Q: Does it cover own vehicle damage?  
A: Yes, accidental, natural calamities, theft, and fire damages included.
5. Q: Can policyholder add personal accident cover?  
A: Yes, optional PA coverage for owner-driver and family.
6. Q: Is roadside assistance included?  
A: Yes, 24/7 assistance including towing, fuel delivery, and minor repairs.
7. Q: Are premiums higher than standard comprehensive policies?  
A: Yes, premiums reflect the zero depreciation benefit.
8. Q: Is coverage nationwide?  
A: Yes, valid across India.
9. Q: Can claims be cashless?  
A: Yes, in network garages.
10. Q: Are deductibles applicable?  
A: Yes, voluntary and compulsory deductibles may apply.
11. Q: Can policyholder purchase online?  
A: Yes, fully digital purchase and renewal supported.
12. Q: Are damages due to natural disasters covered?  
A: Yes, flood, storm, earthquake, fire, and landslide included.
13. Q: Does it cover theft or attempted theft?  
A: Yes, theft, burglary, and vandalism covered.
14. Q: Can multiple vehicles be insured under one policy?  
A: No, each vehicle requires a separate policy.
15. Q: Are policy statements digital?  
A: Yes, paperless documents provided.
16. Q: Can policyholder stop premiums mid-term?  
A: No, non-payment may lead to policy lapse.
17. Q: Can policyholder upgrade coverage mid-term?  
A: Yes, subject to insurer approval.
18. Q: Are damages due to riots or strikes covered?  
A: Yes, included in comprehensive coverage.

19. Q: Can policyholder add engine or gearbox protection?  
A: Yes, available as optional add-on.
20. Q: Can policyholder attach NCB protection?  
A: Yes, optional add-on available.
21. Q: Is accidental injury to passengers covered?  
A: Optional PA cover required for passengers.
22. Q: Are administrative charges included in premium?  
A: Yes, fully included.
23. Q: Can claims be tracked online?  
A: Yes, digital claim tracking supported.
24. Q: Are damages due to driver negligence covered?  
A: Yes, except for DUI or prohibited acts.
25. Q: Can policyholder add family member PA cover later?  
A: Yes, optional add-on available.
26. Q: Are damages due to fire included?  
A: Yes, fully covered.
27. Q: Can policyholder combine multiple add-ons?  
A: Yes, as per insurer offerings.
28. Q: Can coverage be renewed after expiry?  
A: Yes, within the renewal grace period.
29. Q: Can policyholder pay premium in installments?  
A: Yes, annual, half-yearly, quarterly, or monthly.
30. Q: Is legal defense included for third-party claims?  
A: Yes, included in coverage.
31. Q: Can policyholder transfer the policy to another vehicle?  
A: No, policy is vehicle-specific.
32. Q: Does policy cover damages during transit?  
A: Yes, if insured during transport.
33. Q: Can policyholder update nominee details?  
A: Yes, anytime during policy term.
34. Q: Is coverage suitable for high-risk areas?  
A: Yes, with underwriting adjustments if necessary.
35. Q: Can policyholder avail long-term policy?  
A: Yes, 2–3 year policies supported.

36. Q: Can policyholder file claim if accident occurs out of city?  
A: Yes, nationwide coverage applies.
37. Q: Are personal belongings covered?  
A: No, only vehicle and legal liabilities included.
38. Q: Can policyholder attach additional riders mid-term?  
A: Yes, with insurer approval.
39. Q: Is zero depreciation applicable for all parts?  
A: Yes, parts replaced under claim are not depreciated.
40. Q: Can policyholder request claim settlement digitally?  
A: Yes, fully online claim submission supported.

#### **XXIV. Motor Protect Electric Vehicle – Tailored for EVs with Battery Protection**

1. Q: Who is eligible for this policy?  
A: Owners of electric cars and two-wheelers.
2. Q: Does this cover battery damage?  
A: Yes, battery and electric components included.
3. Q: Are third-party liabilities covered?  
A: Yes, legal liability towards third parties is included.
4. Q: Does it cover own vehicle damage?  
A: Yes, accidental, natural calamity, fire, and theft included.
5. Q: Can policyholder add personal accident cover?  
A: Yes, for owner-driver and optional family members.
6. Q: Is roadside assistance included?  
A: Yes, 24/7 assistance including towing and EV-specific support.
7. Q: Are premiums higher than conventional vehicles?  
A: Yes, due to specialized EV coverage.
8. Q: Can claims be cashless?  
A: Yes, in network EV service centers.
9. Q: Are deductibles applicable?  
A: Yes, voluntary and compulsory deductibles may apply.
10. Q: Can policyholder purchase online?  
A: Yes, complete digital application supported.

11. Q: Are natural calamities covered?  
A: Yes, flood, storm, earthquake, and fire included.
12. Q: Does it cover theft of EV battery?  
A: Yes, battery theft covered under own damage section.
13. Q: Can multiple EVs be insured under one policy?  
A: No, separate policies required for each EV.
14. Q: Are policy statements digital?  
A: Yes, paperless documents provided.
15. Q: Can policyholder upgrade coverage mid-term?  
A: Yes, subject to insurer approval.
16. Q: Can policyholder stop premiums mid-term?  
A: No, non-payment may lead to policy lapse.
17. Q: Are damages due to riots or strikes covered?  
A: Yes, included in comprehensive EV coverage.
18. Q: Can policyholder attach add-ons like battery replacement?  
A: Yes, optional add-ons available.
19. Q: Is accidental injury to passengers covered?  
A: Optional PA cover required.
20. Q: Can claims be tracked online?  
A: Yes, fully digital claim tracking supported.
21. Q: Are damages due to driver negligence covered?  
A: Yes, except DUI or prohibited acts.
22. Q: Can policyholder attach NCB protection?  
A: Yes, optional add-on available.
23. Q: Can policyholder avail long-term policy?  
A: Yes, 2–3 year policies supported.
24. Q: Are damages due to fire included?  
A: Yes, fully covered including EV-specific fire hazards.
25. Q: Can policyholder combine multiple add-ons?  
A: Yes, as per insurer offerings.
26. Q: Can coverage be renewed after expiry?  
A: Yes, within the renewal grace period.
27. Q: Can policyholder pay premium in installments?  
A: Yes, annual, half-yearly, quarterly, or monthly.

28. Q: Can policyholder transfer the policy to another vehicle?  
A: No, vehicle-specific policy.
29. Q: Is legal defense included for third-party claims?  
A: Yes, included in coverage.
30. Q: Does policy cover damages during transit?  
A: Yes, if insured during transport.
31. Q: Can policyholder update nominee details?  
A: Yes, anytime during policy term.
32. Q: Are personal belongings covered?  
A: No, only vehicle and legal liabilities included.
33. Q: Is coverage suitable for high-risk areas?  
A: Yes, with underwriting adjustments if necessary.
34. Q: Can policyholder file claim if accident occurs out of city?  
A: Yes, nationwide coverage applies.
35. Q: Can policyholder attach engine or motor protection mid-term?  
A: Yes, optional add-on with approval.
36. Q: Are administrative charges included in premium?  
A: Yes, fully included.
37. Q: Can policyholder add family member PA cover later?  
A: Yes, optional add-on available.
38. Q: Are damages due to terrorism included?  
A: Yes, part of comprehensive coverage.
39. Q: Can policyholder get claim settlement digitally?  
A: Yes, online claim submission supported.
40. Q: Is coverage valid for commercial EVs?  
A: No, separate commercial EV policy required.