

General Insurance Plan

General Health Insurance Plan is a very good plan for all type of persons. When a medical emergency strikes, you not only need emotional support but also financial support. While you have your loved ones to lift up your spirits, you need someone to take care of the medical bills as well. This is where health insurance comes to your rescue. Thus, it is wise to know the different types of health insurance plans available in India.

General Insurance plan is a Health Insurance Plan that gives benefit for policy holders to get a certain amount of money when they get any of the pre-specified deceases. They get a part of the money promised and also some certain amount according to the cover amount for hospitalization charges.

Global Insurance provides a variety of Health Insurance Plans &Mediclaime Policies that offer financial security to meet health related contingencies. Due to changing lifestyles, health issues have not just escalated, they have increasingly become more complex in nature. It becomes imperative therefore to have a health insurance plan in place, thus your financial planning is incomplete if you have not accounted for health.

Benefits->

- Provide financial protection to you and your family at an affordable cost
- All future premiums are waived on Accidental Total Permanent Disability (Available under all options) and on diagnosis of Critical Illness.
- Protect yourself for whole of life with lifelong protection options
- Flexibility to choose your policy and premium payment terms
- Life Stage Protection feature offers to increase insurance cover on certain key milestones without medicals
- Attractive premium rates for non-tobacco users.

General Insurance gives protection against certain 15 illness

In this benefit, If the life assured is diagnosed with any one of the 15 critical illnesses covered, the life assured will be paid the critical illness benefit amount immediately at the first diagnosis stage without any hospital bills. Which means only a scanned copy of the diagnosis report is enough to raise the claim. Also, even if the expense incurred by the policy holder may be lesser, total critical illness benefit amount will be paid to the policy holder. Not just this, the premium under the critical illness benefit remains the same throughout the policy term. Once the claim for critical illness is paid out, the life insurance cover minus the critical illness cover stays in force with reduced premium. You can opt for this health benefit under Life & Health or All in one plan options.

List of Critical Illnesses->

- Cancer of specified severity
- Angioplasty
- Open Heart Replacement or Repair of Heart Valves
- Blindness
- Chronic Lung Disease
- Kidney Failure Requiring Regular Dialysis
- Coma of specified Severity
- Major Head Trauma
- Alzheimer's disease
- Muscular Dystrophy
- Parkinson's disease
- Loss of Limbs
- Deafness
- Major Organ/ Bone Marrow Transplant
- Motor Neuron Disease with Permanent Symptoms

Accidental Death Benefit

In this benefit, if the death of the life assured happens due to an accident, nominee/ legal heir will be paid extra amount. You can add accidental cover of your choice during purchase or, even after the purchase. Maximum accident cover available with this benefit is 2 crores. You can opt for this benefit under Life Plus or All in one plan options.

Accidental Death Benefit can be recovered in two ways as in Lump Sum or Regular Salary. In Lump Sum category the Lump sum (Initial Assured Amount) will be given to the nominee if the policy holder expires during the term. In Regular Salary Category the Salary will be given to the nominee every month from the Lump Sum for 20 years after death of the policy holder within the Term of the policy.