

- **Critical illness cover:** Available as an option under the high end version products for certain ailments which are life threatening and entail expensive treatment.
- **Reinstatement of sum insured:** After payment of claim, the sum insured (which gets reduced on payment of a claim) can be restored to the original limit by paying extra premium.
- **Coverage for AYUSH - Ayurvedic - Yoga - Unani - Siddha - Homeopath:** Few policies cover expenses towards AYUSH treatment up to a certain percentage of the hospitalization expenses.

Top-up covers or high deductible insurance plans

A top-up cover is also known as a high deductible policy. Most people in the international markets buy top-up covers in addition to high co-pay policies or uncovered diseases or treatment. However in India, the key reason for introduction of top-up cover initially seems to be lack of high sum insured products, though the same is no longer the case. The maximum amount of cover under a health policy remained at Rs 5,00,000 for a very long time. Anyone wanting a higher cover was forced to buy two policies paying double the premium. This led to the development of the Top-Up policies by insurers, which offers cover for high sums insured over and above a specified amount (called threshold).

Package policies

Package or umbrella covers give, under a single document, a combination of covers.

For instance in other classes of business, there are covers such as Householder's Policy, Shopkeeper's Policy, Office Package Policy etc. that, under one policy, seek to cover various physical assets including buildings, contents etc. Such policies may also include certain personal lines or liability covers.

Examples of package policy in health insurance include combining Critical illness cover benefits with indemnity policies and even life insurance policies and hospital daily cash benefits with indemnity policies.

Personal Accident and disability cover

Personal Accident (PA) Cover provides compensation due to death and disability in the event of unforeseen accident. Often these policies provide some form of medical cover along with the accident benefit.

In a PA policy, while the death benefit is payment of 100% of the sum insured, in the event of disability, compensation varies from a fixed percentage of the sum insured in the case of permanent disability to weekly compensation for temporary disablement.

Types of disability covered

Types of disability which are normally covered under the policy are:

- i. **Permanent total disability (PTD):** means becoming totally disabled for lifetime viz. paralysis of all four limbs, comatose condition, loss of both eyes/ both hands/ both limbs or one hand and one eye or one eye and one leg or one hand and one leg,
- ii. **Permanent partial disability (PPD):** means becoming partially disabled for lifetime viz. loss of fingers, toes, phalanges etc.