

# Personal Insurance Roadmap

## Insurance Plan for Harshal Andhale

### 1. Member Profile

Name: Harshal Andhale

Age: 19

Occupation: Farmer

Dependents: 3

Key Worry: education

### 2. Risk Analysis

Based on your profile, your primary risk category is 'Family Protection & Asset Security'. Investing in a plan that secures your family's future in your absence is critical.

### 3. Recommended Policy

I see you are a young farmer, Harshal, with a family of 3, and your main worry is about securing a good education for yourself and your loved ones. As a farmer, you face unique challenges, and accessing quality education can be a significant concern.

Based on your worry about education, I strongly recommend exploring government-sponsored schemes and insurance policies that can provide financial support for education expenses. However, considering your profile and the options available, I would like to draw your attention to the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PM-JAY) - Health Insurance, as it can indirectly support your educational pursuits by ensuring that your family's health expenses are taken care of.

The PM-JAY scheme provides a health cover of Rs. 5 Lakhs per family per year for secondary and tertiary care hospitalization, which can be a significant relief for farmers like you who often struggle with unexpected medical expenses. With this scheme, you can avail cashless treatment in any empanelled public or private hospital across India, without worrying about the financial burden of medical bills. This can help you allocate more resources towards education, as you won't have to worry about unexpected health expenses.

Additionally, the PM-JAY scheme covers pre-existing diseases from day one, which can provide peace of

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mind for you and your family. This scheme is also portable, meaning you can avail treatment in any empanelled hospital across India, which can be beneficial if you need to travel for education or other purposes.

To proceed, I encourage you to visit the National Health Authority's website or reach out to your local authorities to check if you are eligible for the PM-JAY scheme. They can guide you through the application process and help you understand the benefits and coverage in more detail. By securing your family's health expenses, you can focus on pursuing your educational goals and creating a brighter future for yourself and your loved ones.

## 4. Next Steps & Compliance

1. Visit the nearest branch or bank.
2. Carry your Aadhar Card and Pan Card.
3. Show this report to the agent.

Disclaimer: This is an AI-generated suggestion based on user input. Please read policy documents carefully before buying. Insurance is the subject matter of solicitation.