IndexPosition Private Limited - Insurance Policy Knowledge Base

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Founded: April 24, 2025
Headquarters: Delhi, India

About Us

IndexPosition Private Limited is a customer-first insurance provider, focused on transparency, digital convenience, and protection at every life stage. Founded by Abhijith Prakash, on April 24, 2025, our mission is to simplify insurance with smart AI support and tailor made policy options for modern India.

Types of Insurance Policies We Offer

1. Health Insurance

Protects against medical expenses, hospitalization, and health-related emergencies.

- **Plans**:
  - *EssentialCare*: Covers hospitalization and pre/post expenses.
  - *MaxProtect*: Includes annual health check-ups and critical illness protection.
- **Key Features**:
  - Cashless treatment at 10,000+ hospitals
  - Tax benefits under Sec 80D
  - No-claim bonuses up to 100%
- **Eligibility**: Individuals aged 18-65

2. Life Insurance

Offers financial support to dependents in the event of the policyholder's death.

- **Plans**:
  - *LifeSecure Term Plan*: Affordable, high-coverage option.
  - *FutureWealth ULIP*: Life cover + market-linked investment.
- **Key Features**:
  - Tax-free maturity (Sec 10D)
  - Riders available: Accidental death, waiver of premium
  - 5 to 40 years term range

3. Auto Insurance

Covers damages to your vehicle or third-party in case of accidents.

- **Plans**:
    - *DriveSure*: Third-party liability only
    - *AutoGuard Plus*: Comprehensive protection + roadside assistance
- **Key Features**:
    - Instant claim intimation
    - Add-ons: Zero depreciation, engine protect
    - Policy transfer facility when selling vehicles

4. Home Insurance

Covers your house and valuables from fire, theft, natural disasters.

- **Plans**:
    - *HomeSafe Basic*: Structure-only protection
    - *TotalGuard*: Structure + contents + burglary cover
- **Key Features**:
    - Protection against floods, earthquakes
    - Customizable cover for electronics, jewelry
    - 1 to 5-year policy durations

Coverage Options Explained

Policy Type	Basic Coverages	Add-ons Available
Health	Hospital bills, surgery, ICU, medicines	Maternity, OPD, daily cash benefit
Life	Sum assured paid to nominee	Critical illness, disability rider
Auto	Vehicle damage, third-party injury	Engine cover, zero-dep, return-to-invoice
Home	Property structure, household contents	Cyber insurance, loss of rent

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Premiums: How It Works

Premiums depend on:

- **Age** of the insured
- **Sum insured**
- **Policy term**
- **Add-ons chosen**
- **Lifestyle habits (for health/life)**

We offer:

- Monthly, quarterly, and annual premium modes
- Online premium calculator on our website
- Discounts for family floater or long-term plans

Claim Process (Step-by-Step)

For Health Insurance:

1. **Hospitalization** – Visit network hospital
2. **Cashless Form** – Submit at help desk
3. **Approval** – Within 2 hours
4. **Discharge** – Post-treatment, no payment needed

For Life Insurance:

1. **Claim Intimation** – Online or phone
2. **Document Upload** – Death certificate, policy, nominee ID
3. **Verification** – Done by our claim team
4. **Payout** – Within 10 working days

For Auto Insurance:

1. **Incident Report** – Within 24 hours
2. **Inspection** – Done by our surveyor
3. **Repairs** – At network garage
4. **Claim Settlement** – Directly to the garage

For Home Insurance:

1. **Incident Notification** – Call or app-based
2. **Damage Survey** – By in-house evaluator
3. **Documents Upload** – FIR, photos, bills (if applicable)
4. **Claim Settlement** – Direct transfer to bank

Frequently Asked Questions (FAQs)

- **Q: Can I port my existing health insurance to IndexPosition?**
  Yes, we support health policy portability under IRDAI rules.
- **Q: What's the maximum age to buy a term life policy?**
  You can purchase up to 60 years; coverage can continue till 80.
- **Q: Can I insure my rented home?**
  Absolutely, contents-only insurance is available for tenants.
- **Q: Are pre-existing diseases covered?**
  Yes, after a 2-year waiting period in most health plans.

- **Q: What documents are needed for a claim?**
  Typically: ID proof, policy copy, bills/invoices, FIR (if needed).

Escalation and Human Support

For queries that require human judgment, like claim disputes or policy customization:

"We will let you speak to a human agent."