Based on the provided user details, here are some personalized insurance policy recommendati

Life Insurance:

* Recommended coverage amount: 1.5 to 2 times the annual income, i.e., $150,000 to $200,00

* Policy type: Term Life Insurance (20-25 years) to cover the dependents until they become fina

* Riders: Waiver of Premium Rider (in case of disability) and Critical Illness Rider (to provide add

Health Insurance:

* Recommended coverage amount: 5-10 lakh rupees (approximately $7,000-$14,000 USD)

* Policy type: Family Floater Plan to cover the user, spouse, and two dependents

* Features:

+ Cashless hospitalization

+ Pre- and post-hospitalization expenses

+ OPD coverage for doctor consultations, diagnostic tests, and medicines

+ Maternity benefits (if applicable)

+ Alternative treatment options (e.g., Ayurveda, Homeopathy)

Critical Illness Insurance:

* Recommended coverage amount: 10-20 lakh rupees (approximately $14,000-$28,000 USD)

* Policy type: Standalone Critical Illness Policy to provide additional financial support in case of a

* Features:

+ Coverage for 15-20 critical illnesses (e.g., heart attack, cancer, stroke)

+ Lump-sum payment upon diagnosis

+ No requirement for hospitalization or medical expenses

Other Recommendations:

* Consider investing in a Personal Accident Policy to cover accidental death, permanent disabilit

* Review and update the insurance portfolio regularly (e.g., every 5 years) to ensure adequate c

Justification:

* The user's age, good health status, and non-smoking habits suggest a lower risk profile, which

* The marital status and number of dependents indicate a need for protection and financial secu

* The annual income suggests a comfortable financial situation, allowing for a higher coverage a

* The absence of chronic conditions and good family health history reduce the likelihood of high

Please note that these recommendations are general in nature and may vary based on individua

Risk Score: 1