



# India's Most Affordable Maternity Health Insurance Is Here!

Protect New Beginnings, Without Breaking the Bank

Scroll below to discover how you can save ₹2.5 lakhs on delivery costs

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*Exclusive property of Miracle Wealth | Mr. Swapnil Asati*

# Why You Must Have It?

Parenthood should be about changing diapers, not draining bank accounts.

This plan is your financial shield—covering delivery, complications, and baby care—so you can focus on 'Good News' while we handle the bills.

**14%**

## Medical Inflation

Annual treatment cost increase

**₹1-2L**

## Delivery Costs

Average hospital expenses

# Delivery Coverage That Protects You



## ₹1 Lakh Per Delivery

Total 2 deliveries covered—₹1L for first delivery and another ₹1L for second delivery



## Both Methods Covered

Normal delivery and C-Section both fully covered under the policy

# Newborn Baby Protection

Your baby's health is covered from day one with comprehensive hospitalization and vaccination benefits.

## Hospitalization Cover

Up to ₹25,000 for newborn baby

## 1 Year Vaccination Benefits

Covered up to ₹5,000 (included within newborn baby cover limits)

# Wait Only 4 Months (Effectively)

While the actual delivery waiting period is 12 months, your effective waiting period is just 4 months. Here's how it works:

## Month 0: Policy Purchase

Assume, today you purchased this policy

## Month 13: Delivery

4 months wait + 9 months pregnancy =  
Covered



## Month 4: Conceived / Pregnant

Earliest conception time considered

*Since the policy waiting period is only 12 months and your delivery is scheduled in 13th month or after, you are fully eligible for claim.*

# Comprehensive Health Cover: ₹10 Lac

## Any Room Category

Including suites, with ICU/ICCU cover up to sum insured

## Modern Treatments

AYUSH and modern treatment cover up to sum insured

## Ambulance Cover

Road ambulance up to ₹5,000 per hospitalization

## Organ Donor

Organ donor expenses covered up to sum insured

**Zero Co-Payments & Sub-limits | 541 Day Care Procedures Covered | All India Coverage**

# Premium Benefits

## Loss of Income Benefit

In case of 'Permanent Total Disablement', get 1/12th of sum insured or annual salary (whichever is lower), monthly for 6 months—over and above hospitalization expenses

## Guaranteed Bonus

100% per year up to 500% of sum insured, irrespective of claims

# Additional Benefits

1

## Recharge Benefit

Unlimited times upto sum insured for all illness

2

## Hospital Cash Benefit

Additional ₹1,000/day for up to 10 days in a year (minimum 48 hours hospitalization) except for maternity claims.

3

## Annual Health Check-up

Once in a year for all adult members: CBC, FBS, ESR, MER, HbA1c, Urine Routine & Total Cholesterol tests included

4

## Pre & Post Hospitalization

60 days pre & 180 days post hospitalization cover

# A Quick Comparison

Save 2.5 Lacs - Smartly!

Claim Scenario	With 😍 Delivery Cover	Without 😞 Delivery Cover
<b>1st Delivery Bill: 1 Lac</b>	Insurer paid 1 Lac	1 Lac paid by you
<b>1st New Born Baby Bill: 25k</b>	Insurer paid 25k	25k paid by you
<b>2nd Delivery Bill: 1 Lac</b>	Insurer paid 1 Lac	1 Lac paid by you
<b>2nd New Born Baby Bill: 25k</b>	Insurer paid 25k	25k paid by you
<b>Your Savings</b>	<b>2.5 Lac</b>	<b>Zero</b>

Your Total Savings: ₹2,50,000 across two deliveries with complete newborn care coverage.

## Who Should Opt This Policy Now?

1

### Newly married couples

Starting your journey together with financial protection

2

### Planning pregnancy in 4-24 months

Perfect timing to secure coverage before conception

3

### Insufficient corporate cover

Couples with inadequate employer health insurance

4

### Want planned parenthood

Not financial shocks—save on premiums while securing your future

# Waiting Periods

- Initial: 30 Days
- Specific Disease: 1 Year
- Pre-Existing Disease: 3 Years

**Day-1 Coverage Available (Optional):** Asthma, Blood Pressure, Cholesterol, Diabetes, Obesity, Coronary Artery Disease with PTCA, Coronary Artery Bypass Graft, and COPD.

**Policy Discounts:** Up to 30% on premiums

## Your Questions Answered

### Can I buy if already pregnant?

Yes! But this delivery won't be covered. Your next delivery will be fully covered.

### Can I continue this policy after delivery?

Absolutely! This policy comes with lifetime renewability feature.

### Can I purchase this policy on EMI?

Yes! There are three options available:

- 1) Through insurance company
- 2) Through your credit/debit cards
- 3) Through 'Loan Against Mutual Funds' (cheapest).

Premium differs case to case. [WhatsApp us at +91 7972053045](#) for your personalized quote



# Welcome To Miracle Wealth

## Who We Are?

**Miracle Wealth** is a specialized advisory firm focused on two pillars of personal finance: **Protection (Insurance)** and **Strategic Wealth Creation**.

We help families, professionals, Doctors & HNIs make smarter decisions in insurance, investments, and financial planning through clarity, structure, and deep domain expertise.

*Our belief: Protect what matters first. Then grow what counts.*

5★

Google Rated

Top-rated advisory

1000+

Families Advised

Trusted by thousands

99%

Claims Satisfaction

Exceptional service

₹5Cr+

Claim Amount Settled

Proven track record

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# Meet Our Founder

## Mr. Swapnil Asati

**Qualifications:** B.Tech | MBA-Finance |  
IRDAI Certified | AMFI Registered |  
NISM Certified Research Analyst

From a rooftop storeroom to building a 9-digit AUM advisory, his journey is rooted in discipline, self-learning, and a relentless client-first mindset.

An Engineer-turned-Finance professional and a content creator, he built Miracle Wealth from absolute scratch—purely on trust, execution, and long-term client outcomes.

 INDUSTRY EXPERT

 MULTI-CERTIFIED

 PROVEN RESULTS

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# About The Insurer



## Trusted Nationwide Presence

**Magma General Insurance Company Ltd.** is a trusted Indian general insurer with a strong nationwide presence



## Fastest Claim Settlement

Recognised as "Fastest Claim Settlement – General Insurance Company of the Year 2024–25", settling 100% claims within 30 days



## Comprehensive Portfolio

Comprehensive portfolio across Health, Motor, Fire, Marine & Liability insurance



## Serving Millions

Serving millions of customers across India

## Lets Connect

WhatsApp: +91 7972053045



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