

Document 3: Health Insurance Policy

Policy Name: myInsurance HealthShield

Overview HealthShield is designed to cover hospitalization, pre- and post-treatment expenses, and critical illness protection. It aims to offer financial stability in times of medical emergencies.

Coverage Benefits

- **Hospitalization Expenses:** Up to ₹20 lakh annually
- **Daycare Procedures:** 500+ medical procedures
- **Pre & Post Hospitalization:** 60 and 90 days respectively
- **Ambulance Cover:** Up to ₹5000 per hospitalization
- **Critical Illness:** Lump-sum payout for 25 listed illnesses
- **Cashless Network:** 9,000+ hospitals across India

Eligibility

- Age: 18 to 65 years
- Children: Covered from 91 days old
- Pre-policy health checkup for age >45

Exclusions

- Cosmetic surgeries
- Dental/eye treatment unless accident-related
- HIV/AIDS and related conditions
- Congenital diseases

Claim Process

1. Show e-card at network hospital for cashless
2. Non-network: Submit bills and discharge summary
3. Reimbursement within 7 working days

Wellness Program

- Free annual health checkups
- Discounts on fitness products
- Diet & tele-consultations

Premium Benefits

- Tax exemption under Section 80D
- 10% discount for family floater plans
- 5% loyalty discount from 2nd renewal onwards

Customer Care

- Health Line: 1800-2025-002
- Email: health@myinsurance.in

Document 4: Full Life Insurance Policy

Policy Name: myInsurance LifeSecure

Overview LifeSecure is a long-term policy designed to protect your family's financial future. It offers life cover along with savings benefits, ideal for long-term wealth creation and security.

Plan Features

- **Life Cover:** Lump sum paid to nominee in case of death

- **Maturity Benefit:** Guaranteed return at end of term
- **Loan Facility:** Borrow against policy
- **Bonus Additions:** Annual bonuses based on company performance
- **Tax Benefits:** Premiums exempt under Section 80C

Plan Options

- 15, 20, or 25-year terms
- Single or regular premium payment modes
- Option to add spouse and child coverage

Eligibility

- Age: 18 to 55 years
- Term up to 25 years
- Medical check-up may be required

Exclusions

- Death by suicide in the first year
- False information in application

Claim Process

1. Submit claim form and policy document
2. Provide death certificate and ID proof
3. Claim settled within 15 working days after verification

Customer Testimonials

"I invested in LifeSecure 10 years ago, and the maturity payout was seamless and timely." — Mahesh Pillai, Kochi

"Knowing my family is protected even if I'm not around gives me great peace of mind." — Neeta Sharma, Delhi

Customer Care

- Life Assist: 1800-2025-003
- Email: life@myinsurance.in