# **ASAP INSURANCE LTD.**

As Indians, we put personal safety before everything else. Every day, before we leave for work, we check whether we have our wallets, cell phones, car keys, and house keys on us. We turn off all the lights, double-check if we have locked the doors securely, put on the seat belt, and only then start the car.

When it comes to planning for life's goals; therefore, it is imperative that you put contingency planning above all else.

**ASAP Insurance** provides you with various types of insurance which provide financial support and reduce uncertainties in business and human life.

# How we deliver a 'differentiating' experience?



**Empathy** 

because insurance is not all about numbers; it's about people.



**Transparency** 

because we know you don't prefer fine print.



Accountability

because we value your trust.

**ASAP Health Plan:** The key purpose of a health insurance plan is to provide you and your family financial support in case of medical emergencies. Starting early will help you get premium benefits. Health insurance plans provide you an affordable way to wade through medical conditions. For specific critical illness or disabilities, a health insurance plan may provide you with steady money flow for regular expenses. You can get tax deductions on health insurance premiums. Our values emphasize respect for people and diversity. We believe that employees have long term careers and strong values and it is their contribution that serves as a bedrock on which the organization is built.

## The coverage entails:

- <u>Hospitalisation Cover</u>: All expenses pertaining to in patient hospitalisation such as room rent, intensive care unit charges,
- <u>Day Care Surgeries / Treatments Coverage</u>: All the medical expenses incurred while undergoing Specified Day Care Procedures / Treatment, as mentioned in the list.
- <u>Pre and Post Hospitalisation Expenses</u>: Medical expenses incurred, immediately, 30 days before and 60 days after hospitalisation will be covered.
- <u>Domestic Road Emergency Ambulance Cover</u>: Reimbursement up to `1,500 per hospitalisation for reasonable expenses incurred on availing an ambulance service offered by a hospital /ambulance service provider in an emergency condition.
- <u>Free Health Check up</u>: The customer is entitled for a Free Health Check up at designated centres. The coupons would be provided to each Insured for every policy year, subject to a maximum of 2 coupons per year for floater policies.

## The optional coverage include:

- <u>Hospital Daily Cash</u>: A certain amount (as per the plan chosen) will be paid for each and every completed day of hospitalisation, if such hospitalisation is at least for a minimum of 3 consecutive days and subject to maximum of 10 days in a policy year.
- <u>Maternity Benefit:</u> Reimbursement for medical expenses incurred for delivery, including a caesarean section, during hospitalisation or lawful medical termination of pregnancy during the policy period. The waiting period for maternity cover is 3 years.
- New Born Baby Cover: The new born child can be covered under this policy during hospitalisation for a maximum period up to 91 days from the date of birth of the child. This cover will be provided only if maternity cover is opted.
- <u>Critical Illness Cover:</u> The customer can opt for a Critical Illness Cover, covering specified Critical Illnesses /medical procedures such as Cancer of Specified Severity, Open Chest CABG, First Heart Attack of Specified Severity, Kidney Failure Requiring Regular Dialysis, Major Organ / Bone Marrow Transplant, Stroke Resulting in Permanent Symptoms, Permanent Paralysis of Limbs, Open Heart Replacement or Repair of heart valves and End Stage Liver Disease. A benefit amount is paid up on the diagnosis of the chosen critical illness.

**ASAP Vehicle Plan:** Getting your motor vehicle insured, especially against third party liability, is legally mandatory and it also ensures that your finances are cushioned in case of unforeseen circumstances. **ASAP Insurance** offers motor insurance for the mandatory aspects as well as additional useful covers.

Our policies provide comprehensive coverage and utmost protection for your vehicle while the prompt and efficient service lessens your worries during trying times. With the add-on covers, your policy can be tailored to suit your future needs and requirements.

**ASAP Insurance** vehicle insurance policy transcends to become your companion who lets you enjoy a smooth ride while taking care of all the bumps along the way.

## BENEFITS OF ASAP MOTOR VEHICLE INSURANCE



Cover Against Damage by Burglary, Theft, Natural Disaster etc.



Easy Online Renewal



Minimal Paperwork



Cashless Services at 3500+ Network Garages



Garage Cash Cover



Zero Depreciation Cover



No Claim Bonus

**ASAP Travel Plan:** ASAP Insurance provides a gamut of coverages and plans to suit every individual's need. The various available plans of Travel Insurance of ASAP Insurance, covers travellers from the age of 3 months to 85 years, without any medical check-up for policy issuance. The policy covers not only your safety but also provide value added services for your family members back home.

### All about Travel Insurance policy of ASAP Insurance

#### **Salient Features:**

- Comprehensive plans with extensive coverages
- Coverage available upto 360 days( Original policy for 180 days and extension for additional 180 days)
- No medical test required upto 85 years age
- Value added services for dependents in India
- Pay per day: Slab rate for first 7 days only, then pay per day basis

### **Medical covers:**

- Medical Cover with medical evacuation costs ω Sum Insured from \$50,000 to \$5,00,000
- ullet Repatriation of remains  $\omega$  Covers repatriating the remains back as well as local burial or cremation in the country where the death shall occur
- Daily Allowance in case of hospitalisation\* ω Covered in case of hospitalisation for more than 2 days
- Dental Treatment ω Covers cost of treatment to natural teeth in case of injury
- ullet Personal Accident  $\omega$  Compensation paid in case of accidental death or permanent total/partial disability
- ullet Personal Liability  $\omega$  Compensation for legal liability incurred by the insured for involuntarily causing bodily injury or property damage to third parties
- ullet Accidental Death( Common Carrier)  $\omega$ Compensation paid in case of death or permanent total/partial disability while travelling in common carrier Non-medical covers
- ullet Total Loss of Checked-in Baggage  $\omega$  Reimbursement for the loss suffered due to permanent loss of checked-in baggage whilst in custody of the Common Carrier
- ullet Political Risk & Catastrophe Evacuation  $\omega$  Company will pay the cost of Insured's return to the Country of Residence or the nearest place of safety, in case insured needs to immediately evacuate the country
- ullet Compassionate Visit  $\omega$  Payment of traveling and lodging & boarding expenses for a family member or relative in case of Insured's hospitalisation for more than 5 days