Insurance Policy Details

Health Insurance - Silver Plan

Policy Name: Health Insurance - Silver Plan

Coverage:

- Hospitalization up to Rs.5,00,000

- Includes pre & post-hospitalization expenses

- Cashless treatment at network hospitals

Premium:

- Monthly: Rs.1200

- Annual: Rs.13,000

Eligibility:

- Age: 18 to 65 years

- No pre-existing critical illness

Claim Process:

1. Call 1800-XXX-XXXX

2. Submit medical documents

3. Claim processed within 7 days

Exclusions:

- Cosmetic procedures

- Dental care unless due to accident

- First 2 years exclusion for pre-existing diseases

Life Insurance - Term Plan

Policy Name: Life Insurance - Term Plan

Coverage:

- Death benefit of Rs.50,00,000

- Optional accidental death benefit rider

Insurance Policy Details

Premium:

- Monthly: Rs.900

- Annual: Rs.10,500

Eligibility:

- Age: 18 to 60 years

- Medical exam required above Rs.25 lakh cover

Claim Process:

1. Inform the insurer

2. Submit death certificate and claim form

3. Payout within 30 days of approval

Exclusions:

- Suicide in the first year

Auto Insurance - Comprehensive

Policy Name: Auto Insurance - Comprehensive

Coverage:

- Own damage + third-party liability

- Theft and natural disaster cover

Premium:

- Rs.6,000 per annum for sedan class

Add-ons:

- Engine protection

- Zero depreciation cover

Insurance Policy Details

Claim Process:

1. Call toll-free number

2. File FIR in case of theft

3. Submit documents to nearest office

Exclusions:

- Drunk driving

- Driving without license

Home Insurance - Basic Cover

Policy Name: Home Insurance - Basic Cover

Coverage:

- Structural damage up to Rs.30,00,000

- Contents insurance up to Rs.10,00,000

Premium:

- Rs.2500 annually

Claim Process:

1. Submit damage report and photos

2. Inspection by surveyor

3. Payout within 15 days

Exclusions:

- Wear and tear

- Damage due to war or nuclear risks