



## What is InvestSure?

InvestSure is an initiative by a group of professionals to provide professional insurance and investment advice to the common mass. The purpose of this site is to provide appropriate information related to insurance and investment to all people enabling them to take informed investment and insurance decisions. The promoters of this information blog have seen that that lot of people, including educated ones do not carry out planned and systematic insurance and investment planning. Lot of people do not comprehend the importance of starting early in insurance and investment to use effectively the benefit of low mortality factor and the magic of compounding. The promoters of this blog strongly feel that this site will be able to promote this awareness and contribute effectively in generating a sense of responsibility towards insurance and saving. Insurance and saving by individuals builds up a sense of security and well being in the individual and his family members.

- TERM PLAN is the most important Life Insurance Plan
- Insure yourselves to 10 TIMES your Annual Income.
- Cover your entire family's health care expenses through "FAMILY FLOATER".
- Invest in ULIP only if you PLAN LONG TERM.
- Never get carried away by what Insurance Advisor tells you. Do your home work.

## Welcome to InvestSure

- ✓ Be Informed
- ✓ Insure on Time
- ✓ Invest on Time
- ✓ Feel Secure
- ✓ Make Secure

## Know More

### Life Insurance in India

Most of the times, life is smooth sailing and certain. But sometimes, it may become uncertain and a bumpy roller coaster ride. These uncertainties create lot of stress and may disturb family life. These uncertainties may be a sudden loss of life of an earning member, major medical illness in family, college education and marriage of children. It is during these times that life insurance in its various forms and medical insurance, if properly planned and adequate proves to be extremely useful.

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### Health Insurance In India

Health treatment nowadays is very costly. More than the disease it is the cost of treatment that takes its toll. To get rid of health worries health / medical insurance is the answer. But over 70 per cent of these spends are out of pocket which leads to lot of hardships. According to a survey by NSSO (National Sample Survey Organization), 40 per cent of the people hospitalized have either had to borrow money or sell assets to cover their medical expenses.

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Life and Health Insurance

### Archive

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- ✓ [Life Insurance in India](#)
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- ✓ [Term Plan](#)
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## Blog

### Health Insurance in India

Health treatment nowadays is very costly. More than the disease it is the cost of treatment that takes its toll. To get rid of health worries health / medical insurance is the answer. But over 70 per cent of these spends are out of pocket which leads to lot of hardships. According to a survey by NSSO (National Sample Survey Organization), 40 per cent of the people hospitalized have either had to borrow money or sell assets to cover their medical expenses.

**It takes just one visit to a hospital to make us realize how vulnerable we are.** It is a tough ordeal if you are diagnosed with an illness and need to be hospitalized, no matter if you are rich or poor, male or female, young or old. The list of lifestyle diseases like heart problems, diabetes, stroke, renal failure, some cancers just seems to get longer and more common these days. Thankfully there are more specialty hospitals and specialist doctors - but all that comes at a cost. The super rich can afford such costs, but what about an average middle class person? For an illness that requires hospitalization / surgery, costs can easily run into 5 figures.

A Health Insurance Policy can cover such expenses to a large extent. Health insurance policy not only covers expenses incurred during hospitalization but also during the pre as well as post hospitalization stages like money spent for conducting medical tests and buying medicines. The cover will be to the extent of the sum insured.

### Types of Health Insurance...

There are mainly 3 types of Health Insurance covers which are as follows.

1. **Individual Mediclaim**  
The simplest form of health insurance is the Individual Mediclaim policy. It covers the hospitalization expenses for an individual for upto the sum assured limit.
2. **Family Floater Policy**  
Family Floater Policy is an enhanced version of the mediclaim policy. The policy covers each family member and the entire family's expenses are covered up to the sum assured limit. So, in many ways the family floater plan offers flexibility in terms of utilizing the overall insurance coverage among the group.
3. **Unit Linked Health Plans**  
Health Insurance Companies have introduced Unit Linked Health Plans which combine health insurance with investment and pay back an amount at the end of the insurance term. The returns are dependent on market performance.

### Current Scenario in India...

With a reach of just about 2% of the country's 1.2 billion population, India offers a huge potential in health insurance market. There are over 30 health insurance products in the category offered by both life and non-life insurers. While ICICI Lombard, Bajaj Allianz and Reliance General are some of the prominent general insurers in the health insurance space, Apollo DKV, Star Health & Allied Insurance are the standalone players.

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1. Font should be bigger. Can have “More” button which when clicked opens a bigger window to show the entire matter.
2. Should show one at a time. May have a side scroll bar.
3. When you click the button it does not go to the “Blog” page.
4. “Archive” word should be replaced by “Topics”
5. When you click “Know More About” in any of the articles it always opens the first blog article. Also it should only be available to registered members.

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