

Document 1: Health Insurance Policy

Company Name: SafeGuard Insurance Ltd.

Policy Type: Health Insurance Policy

Policy Number: HSP-2025-001

Policyholder: John Doe

Coverage Period: 01-Jan-2025 to 31-Dec-2025

Coverage:

- Hospitalization expenses up to USD 50,000.
- Pre- and post-hospitalization (30 & 60 days).
- Ambulance services up to USD 1,000.
- Daycare procedures.

Exclusions:

- Pre-existing diseases in first 24 months.
- Cosmetic surgery.
- Injuries from hazardous sports.
- Self-harm or substance abuse.
- War, riots, nuclear risks.

Premium:

- USD 500 annually.
- 15-day grace period for payment.

Claims:

- Notify insurer within 48 hours.
- Submit hospital bills, discharge summary, ID proof.
- Claim settlement within 30 days.

Document 2: Life Insurance Policy

Company Name: SecureLife Assurance Co.

Policy Type: Term Life Insurance

Policy Number: LIP-2025-112

Policyholder: Jane Smith

Coverage Period: 01-Feb-2025 to 31-Jan-2045

Coverage:

- Lump sum payout of USD 100,000 in case of policyholder's death.
- Coverage applies worldwide, 24/7.

Exclusions:

- Death due to suicide within first 12 months.
- Death due to criminal acts or war.
- Death due to participation in dangerous activities not declared.

Premium:

- USD 300 annually.
- Non-payment leads to policy lapse after 30 days grace period.

Claims:

- Beneficiary must submit death certificate, claim form, and proof of identity.
- Settlement within 60 days.

Document 3: Car Insurance Policy

Company Name: AutoShield Insurance Pvt. Ltd.

Policy Type: Comprehensive Car Insurance

Policy Number: CAR-2025-554

Policyholder: Raj Kumar

Coverage Period: 01-Mar-2025 to 28-Feb-2026

Coverage:

- Accidental damage to insured vehicle.
- Third-party liability (bodily injury & property damage).
- Theft coverage.
- Natural calamities (floods, earthquakes, storms).

Exclusions:

- Driving without a valid license.
- Drunk driving or illegal activities.
- Mechanical breakdown or regular wear & tear.
- Use of vehicle for racing or commercial purposes not declared.

Premium:

- Annual premium: USD 800.
- No-Claim Bonus available for claim-free years.

Claims:

- Report incident within 24 hours.
- Submit FIR (in case of theft/accident), RC, driving license, and repair bills.
- Claim settlement within 45 days.

Document 4: Travel Insurance Policy

Company Name: GlobeCare Insurance Ltd.

Policy Type: International Travel Insurance

Policy Number: TRV-2025-890

Policyholder: Emily Johnson

Coverage Period: 10-Apr-2025 to 30-Apr-2025

Coverage:

- Medical expenses up to USD 100,000 while abroad.
- Loss of checked-in baggage.
- Trip cancellation or interruption.
- Personal accident cover (USD 25,000).
- Emergency evacuation and repatriation.

Exclusions:

- Pre-existing medical conditions.
- Losses due to negligence or unattended baggage.
- Claims arising from illegal acts or intoxication.
- Travel to restricted/war zones.

Premium:

- USD 50 for the duration of the trip.

Claims:

- Report incident to insurer or international helpline within 24 hours.
- Submit medical bills, travel documents, boarding passes.
- Claim settlement within 30 working days.