



Jeevan Arogya is the most apt Health Insurance Plan from the No.1 Life Insurance Company of the country - L.I.C. of India. It is the **"Need of the Hour"** in the era where the soaring cost of hospitalisation can cause major shake up in the financial stability of any family.

It is a unique **Cash Benefit** policy where you are paid the amount on the basis of number of days you are hospitalised irrespective of the actual cost incurred. The main USP of this plan is that it can be taken over and above any medical reimbursement type of policy.

Take a look at the incredible benefits this plan has to offer to you and shield your family against unforeseen medical contingencies NOW.

A Health Insurance Proposal
Exclusively prepared for

Mr. Gireesh Singh & family

Features at-a-glance*

- Complete family including Spouse, Children, Parents and Parents-in-laws can be covered under one policy
- Policy covers upto highest age - upto 80 years
- **Four types of benefits are covered**
 - **Hospital Cash Benefit (HCB)** - This is the benefit payable on a daily basis as per the number of days hospitalised. In case of hospitalisation less than 7 days, first 24 hours are not payable. You can choose between Rs.1000 to Rs.4000 daily benefit. Further this benefit increases by 5% every year till it reaches 150% of initial HCB, thus taking care of inflating costs.
 - **Major Surgical Benefit (MSB)** - In the event of surgery this benefit is payable. MSB is 100 times of HCB. One Annual Premium will be Waived*.
 - **Day Care Procedure Benefit (DCPB)** - Paid for specified Day-care procedures undergone. This is 5 times of the applicable HCB. You can avail this benefit upto 3 times in a year.
 - **Other Surgical Benefit (OSB)** - This benefit is payable for surgeries not listed under MSB or DCPB. Like HCB this is also payable on daily basis (excluding first 24 hrs) and the amount is equal to 2 times of the applicable HCB.
- **No Claim Benefit** - In case of no claim the HCB will increase after every 3 years.
- **Premium Rate Guaranteed for 3 years** - Your healthcare premium being charged today is guaranteed for 3 years. The Corporation may review the rates based on its experience after every 3 years.
- **No risk of market** - This is a Non-ULIP, Non-participating policy. Hence all the benefits enumerated are guaranteed and not subject to volatile market conditions.
- **Tax Benefit** - Premium paid is eligible for benefits under Section 80(D).

* This list is not exhaustive. Please refer to detailed Features list annexed in this report to get more enlightened about this policy.

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