Safeguard Your Health & Secure Your Future with Health Insurance

Protecting yourself and your loved ones from unexpected medical expenses is crucial. Health Insurance provides a financial safety net, ensuring you can access quality healthcare without financial burden.

What is Health Insurance?

- A financial agreement between you (the policyholder) and an insurance company (the insurer).
- The insurer agrees to pay for certain medical expenses incurred during hospitalisation or treatment, up to a pre-defined limit (sum insured).
- You pay a regular premium to maintain the coverage.

Benefits of Health Insurance:

Financial Security
–
Protects you from high medical costs associated with hospitalisation, surgery, and critical illnesses.

Peace of Mind
–
Allows you to focus on getting well without worrying about finances.

Improved Treatment
–
Enables access to quality healthcare facilities and treatments, leading to better recovery.

Tax Benefits
–
Premiums paid towards health insurance qualify for tax deductions u/s. 80D.

Types of **Health Insurance Plans:**

Individual Health Insurance
Comprehensive coverage for one person.

Family Floater Plans
Covers a family unit, including spouse and dependent children, with a single sum insured shared among them.

Senior Citizen Health Insurance
Designed specifically for the medical needs of senior citizens.

Personal Accident Cover
Provides financial coverage in the event of disability or death due to accidents.

What Does **Health Insurance Cover?**

Hospitalisation Expenses
Room rent, surgeon fees, doctor consultations, diagnostic tests, medicines.

Pre & Post Hospitalisation Expenses
Expenses incurred before and after hospitalization.

Daycare Procedures
Coverage for certain outpatient procedures.

AYUSH
Coverage for alternative treatments like Ayurveda, Siddha, Homeopathy, etc.

Important Considerations

Sum Insured:
Choose a sum insured that adequately covers your potential medical expenses.

Policy Exclusions:
Understand what the policy excludes (pre-existing conditions, specific procedures).

Network Hospitals:
Opt for a plan with a wide network of hospitals for cashless hospitalisation benefits.

Claim Settlement Ratio:
Choose a company with a good track record of settling claims efficiently.

Don't wait for a medical emergency to secure your Health Insurance. Talk to us to find a plan that suits your needs and budget. Prioritise your health and ensure financial security for yourself and your loved ones.