



PRESENTING

PROTECT PLUS PLAN

Your shield against accidental cover & critical illnesses!

Benefits



**Personal
Accident Cover**



**Accidental
Death**



**Critical
Illness**

For more details, please contact your relationship manager.

PRODUCT BENEFIT TABLE

Accidental Cover	
Policy Tenure	1 Year
Entry Age	Adults only - 18 years to 65 years
Plans	1A
Relationship Allowed	Borrower
Benefit Details	
Accidental Cover Sum Insured (SI)	50k, 1 Lac, 2 Lac, 3 Lac, 5 Lac & 10 Lac
Accidental Death (AD)	100% of Accidental Cover SI
Permanent total disability (PTD) (as per grid in policy wording)	Upto 100% of Accidental Cover SI as per grid
Accidental Permanent Partial Disability (PPD) (as per grid in policy wording)	Upto 100% of Accidental Cover SI as per grid
Premium Waiver	Waiver of premium for each claim free year. Maximum for a block of 2 years. Option 1: No Premium Waiver Option 2: Block of 1 Year Option 3: Block of 2 Years
Critical illness Cover	
Critical illness Sum Insured	50k, 1 Lac, 2 Lac, 3 Lac, 5 Lac & 10 Lac
illness covered	11 illness
Premium Waiver	Waiver of premium for each claim free year. Maximum for a block of 2 years. Option 1: No Premium Waiver Option 2: Block of 1 Year Option 3: Block of 2 Years
Waiting Periods	
Initial waiting period	90 days
Survival Period	Waived
Pre-Existing Diseases (PED) waiting period	Not covered

- Policy tenure: This policy has a base tenure of 1 year.
* For Critical Illness Cover
 - This policy covers 3 Critical Illnesses in the life of the insured.
 - The Critical Illnesses are grouped in 3 separate groups. The insured would be able to claim one time, per group, with no repeat claims in the same group.
 - If 3 claims are paid, then policy will be terminated and client will not be able to renew the policy.
 - The claim pay-outs will be as per the below grid
 - 1st Claim: up to 100% of the Critical Illness Sum Insured
 - 2nd Claim: up to 25% of Critical Illness Sum Insured, maximum up to INR 25 Lacs
 - 3rd Claim: up to 15% of Critical Illness Sum Insured, maximum up to INR 20 Lacs
 - There will be a cooling off period of 3 months (90 days) between two Critical Illness payouts (Date of Diagnosis for 1st Critical Illness and Date of Diagnosis for 2nd Critical Illness)
 - Once a claim is paid in the policy, the customer has to pay the premium on renewal to continue the coverage for Critical Illness Cover
- Renewal**
- If no claim is paid in the expiring policy, policy will renew with Premium waiver benefit.
 - If a claim is paid during the expiring policy year and if Safeguard condition is not met, then the premium waiver benefit will not apply. In case client wishes to continue the policy, they may do so by paying the renewal premium at the end of the policy year.

PREMIUM RATE CHART			
PA+CI (Rates Inclusive of tax)			
Age 18 - 60	1 Year	2 Years	3 Years
50,000	250	550	800
1,00,000	500	1,100	1,600
2,00,000	1,000	2,200	3,200
3,00,000	1,500	3,300	4,800
5,00,000	2,500	5,500	8,000
10,00,000	5,000	11,000	16,000

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