

## **CRITICAL ILLNESS - GUARANTEED LUMP SUM PAYMENT ONCE ONCE DIAGNOSED OF CRITICAL ILLNESS**

Critical illness policy provides protection from the life threatening illness, which can hamper your routine life style. With a critical illness cover you can secure yourself from such contingencies. This is a benefit policy which pays the SI as lump sum amount once you are diagnosed with one of the listed critical illness\*

Cancer  
Multiple Sclerosis  
Paralysis  
Coronary Artery Bypass Surgery  
Major Organ Transplant

Primary Pulmonary Arterial  
Hypertension.  
First Heart Attack  
Stroke  
Kidney Failure  
Aorta Graft Surgery

### **Features**

Covers 10 major illnesses like cancer, heart attack, paralysis, etc.  
The benefit amount is payable once the disease is diagnosed meeting specific criteria and the insured survives 30 days after the diagnosis\*  
Medical examination may be required in some cases based on the age and the benefit amount opted by the propose.

### **Benefits / Advantages**

Very competitive premium rates  
The insured receives the amount as lump sum so that he can plan the treatment accordingly  
Expenses like donor expenses in a transplant surgery, which are not covered under normal health insurance policy, can be paid out of the amount received under this cover  
Premium paid is exempt under the section 80 D of Income Tax Act as per existing IT laws.  
Hassle-free in house claim settlement.

### **Coverage**

SI available from 1,00,000 to Rs. 50,00,000  
Age band – 6 yrs – 59 Years.

\* Conditions apply.