

secure

Comprehensive Personal Accident Cover



RELIGARE
Values that bind

Health
Insurance

Ab Health Hamesha

Some things are beyond our control

You work hard to fulfil your responsibilities and give your family the best that life has to offer. You make plans.... for your children's aspirations, your spouse's dreams, your parents' comfort, and most importantly, your own peace of mind.

However, the journey of life is not always smooth and some things cannot be planned for – such as an unfortunate accident, which can impact you physically, emotionally and financially.

All the planning you may have done cannot prepare you for such an event and the subsequent consequences. A sudden accident can leave you bedridden and result in absence from work, temporarily or permanently. This can in turn affect your current and future finances by draining your income, ruining the plans you may have had for your loved ones.

As you can see, when you suffer an accident, life can turn upside down within moments. Not just yours, but your family's as well.

That's why you need securē for your tomorrow, today!

Stay in control with securē

At Religare Health Insurance (RHI), we believe that health and happiness go hand-in-hand. That's why we bring you securē – A Personal Accident Cover that directly addresses every concern which can arise as a result of a serious accident.

securē is truly comprehensive from a broad range of features, optional benefits, hassle-free procedures and thoughtful services, it ensures that the road to recovery is worry-free, making getting back to good health your priority.

With us as your health insurer, it's truly Health Hamesha!

Security & Stability when you need it

Accidental Death

Pays the nominated family member the sum insured for the tragic loss and provides for financial support to the family.

Permanent Total Disablement (PTD)

Pays between 50 to 100 percent of the sum insured, based on severity of injury and loss due to the accident.

Permanent Partial Disablement (PPD)

Pays a pre-defined percentage of the sum insured, based on severity of loss due to the accident. *For a detailed list of payout percentages under PTD & PPD, please log on to www.religarehealthinsurance.com.*

Fractures

In the event of a fracture, RHI will provide you coverage within the range of 50 to 100% of your sum insured in order to help you recover without any hassles.

Burns

If you suffer from burns due to accident, get coverage of sum insured in the range 10% to 100% depending on the degree of burn.

For a detailed list of payout percentages under Fractures & Burns please log on to www.religarehealthinsurance.com.

Reconstructive Surgery

Coverage for expenses pertaining to a surgery, advised by your medical practitioner in case of an accident.

A more securē Today & Tomorrow

Child Education

In the event of an accident resulting in insured's demise or PTD, we'll take care of child's education, ensuring that their future is not compromised.

Major Diagnostics Tests

In case injuries caused by an accident require you to undertake any diagnostic tests such as CT scan, MRI, etc. as advised by a Medical Practitioner, you can do so without a worry. Tests should be done within 3 months of occurrence of injury

Domestic Road Ambulance

If an accident related injury requires emergency medical evacuation, we'll reimburse the ambulance expenses incurred.

Nursing Care

With us, you only need to think about the best for yourself and your health. If your injury (PTD or PPD) requires the care of a Qualified Nurse, we will pay for the expenses incurred, if need for the same is prescribed by a medical practitioner.

Optional Covers

Accidental Hospitalization Expenses

In case of hospitalization due to an accident, get comprehensive coverage of expenses ranging from room charges, nursing expenses, intensive care unit charges to surgeon's fee, doctor's fee, anesthesia, blood, oxygen, operation theater charges, etc up to specified amount.

Permanent Total Disablement Improvement

Pays between 50 to 100 percent of the sum insured, based on severity of injury and loss due to the accident. This amount is over & above the amount received under Permanent Total Disablement.

Optional Covers are available on payment of additional premium.

For complete details on Optional Covers, please log on to www.religarehealthinsurance.com

Mobility Cover

If an injury causes PTD and requires you to use prosthetic devices like artificial arms, legs or eyes, orthopaedic braces and medical equipment like wheelchairs or hospital beds, we will reimburse the expenses towards these.

Disappearance

In the event that an accident leaves the insured missing (forced landing, stranding, sinking, wrecking of a Common Carrier.) for more

than 1 year and the insured's demise has been reasonably established, we will pay the sum insured to the nominee.

Repatriation of Mortal Remains

We will cover the amount required for transportation of mortal remains to the city of residence, in the event of a fatality.

Loyalty Benefit

For each continuous and completed Policy Year, on subsequent renewal, We will enhance the Coverage amount of AD, PTD, PPD pertaining to last Policy Year by flat 5% of the Sum Insured, on a cumulative basis.

Plan Options

Plan Detail	Secure 1	Secure 2	Secure 3	Secure 4
Sum Insured (in ₹)#	10 Lac	15/20/25/30 lac	50/100/200/300 lac	Above 3 Cr upto 25 Cr
Benefits				
Accidental Death	100% of Sum Insured	100 % of Sum Insured	100 % of Sum Insured	100% of Sum Insured
Permanent Total Disablement	Upto SI, as per table	Upto SI, as per table	Upto SI, as per table	Upto SI, as per table
Permanent Partial Disablement	Upto SI, as per table	Upto SI, as per table	Upto SI, as per table	Upto SI, as per table
Fractures	Up to ₹ 50,000 as per table	Up to ₹ 1,00,000 as per table	Up to ₹ 2,00,000 as per table	Up to ₹ 3,00,000 as per table
Child Education	No	10% of Sum Insured	10% of Sum Insured	10% of Sum Insured
Major Diagnostics Tests	No	Up to ₹ 15,000	Up to ₹ 25,000	Up to ₹ 50,000
Disappearance	No	100% of Sum Insured	100% of Sum Insured	100% of Sum Insured
Mobility Cover	No	Up to ₹ 15,000	Up to ₹ 25,000	Up to ₹ 50,000
Burns	No	Up to ₹ 10,00,000 as per table	Up to ₹ 20,00,000 as per table	Up to ₹ 25,00,000 as per table
Domestic Road Ambulance	No	No	Up to ₹ 5,000	Up to ₹ 5,000
Nursing Care	No	No	₹ 1,000 per day, Max upto 15 days per claim	₹ 1,500 per day, Max upto 15 days per claim
Reconstructive Surgery	No	No	Up to ₹ 10,00,000	Up to ₹ 20,00,000
Repatriation of Mortal Remains	No	No	2% of the Sum Insured or Max ₹ 1,00,000 ; whichever is lower	2% of the Sum Insured or Max ₹ 1,00,000 ; whichever is lower
Loyalty Benefit	Per policy year 5% increase in SI, Max. increase up to 50% of SI	Per policy year 5% increase in SI, Max. increase up to 50% of SI	Per policy year 5% increase in SI, Max. increase up to 50% of SI	Per policy year 5% increase in SI, Max. increase up to 50% of SI

Other Plans/Sum Insured are also available. For complete details please refer to prospectus.

Temporary Total Disablement

When you suffer from an injury that would confine you to the bed for a temporary basis your medical expenses as well your financial concerns will be taken care off until you make a full recovery.

Permanent Partial Disablement Improvement

Pays a pre-defined percentage of the sum insured, based on severity of loss due to the accident. This amount is over & above the amount received under Permanent Partial Disablement.

Common Carrier Mishap Cover

Pays additional upto 100% of sum insured benefit in case of accidental death or Permanent Total Disablement due to mounting into or dismounting from or travelling in common carrier like train, flight etc.

Policy Terms

Minimum entry age	91 days
Maximum entry age	Child - 24 years Adult - 70 years
Renewal	Lifelong Renewability, The Policy can be renewed under the then prevailing Health Insurance Product or its nearest substitute approved by IRDAI.
Age of proposer	18 years or above
Policy Tenure	1, 2 or 3 years

Acceptance of proposal is subject to underwriting approvals.

Be sure with securē

Longer Policy Term

The security of your health and resultant happiness should be your prerogative for life. To make the process of renewing your health insurance more convenient, choose a policy with a term of one, two or three years. What's more! Avail a discount on your premium if you opt for a longer policy term.

Review your decision

We have your best interests at heart and at the same time recognise that you know your needs best. Hence, after purchasing the policy, if you find it unsuitable, you can cancel and return the policy to us. Our policies come with a free-look period of 15 days from the date of receipt of policy.

Come join in anytime

Be a part of the Religare family and continue to get uninterrupted coverage with no compromises at all. Get quality service and enhanced product features.

File your claims directly with us

We believe in the old adage, "The proof of the pudding is in the eating." So we back up our promise with an enduringly simple claims procedure, which involves just you and us.

- In case of accidental hospitalisation, all you have to do is present the Religare Health Card at our network of more than 5300+ leading hospitals pan India and avail cashless service. As an alternate, you can also file for re-imbusement of expenses.
- In case of all other claims, reimburse your expenses by simply notifying us. Call us directly, send us the specified documents and we'll process your claim.

Since you interact directly with us, we can be doubly sure that you are satisfied. And when you are satisfied, we feel satisfied too.

We deliver on our promises. We take pride in offering hassle-free clearance and speedy settlements.

What is not covered?

- Any pre-existing injury or disability;
- Any intentional self-inflicted injury, suicide or attempted suicide, sexually transmitted conditions, mental or nervous conditions, insanity, disorder or depression.
- The Insured Person flying in an aircraft other than as a fare paying passenger in a Scheduled Airline.
- The Insured Person engaging in sporting activities in so far as they involve the training for or participation in competitions of professional sports, unless declared beforehand and agreed by the Company in writing subject to additional premium being received and incorporated accordingly in the Policy.
- Insured Person serving in any branch of the military, navy or air-force or any branch of armed Forces or any paramilitary forces.
- Any claim related to Hazardous Activities.
- Persons whilst working with in underground mines, explosives, press, activities like racing on wheels or horseback, winter sports, canoeing involving white water rapids, any bodily contact sport.
- Claim arising out of mental illness, psychiatric or psychological disorders.

For a detailed set of exclusions, please log on to www.religarehealthinsurance.com.

Religare Health Insurance Company Limited

Religare Health Insurance Company Limited is a specialist health insurer engaged in the distribution & servicing of health insurance products. Religare Health Insurance is promoted by Religare Enterprises Limited, a leading diversified financial services group based out of India; its other shareholders are Union Bank of India & Corporation Bank.

Religare is promoted by the founders of Fortis Healthcare, which owns or manages 54 healthcare facilities in India, Dubai & Mauritius; SRL Diagnostics, India's largest diagnostics company with 306 networking laboratories, 6900 collection points and presence in Dubai, Sri Lanka & Nepal and the Fortis Healthworld chain of pharmacy and wellness stores.

Our expertise in the spectrum of financial services, healthcare delivery and preventive health solutions, coupled with a robust distribution model, offers us a unique edge to deliver and excel in a business environment that is driven by serviceability & scale.

To know more, visit our website

www.religarehealthinsurance.com

✓ Quick quote & buy

✓ Online renewals

✓ Customer support

✓ Claim centre



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Disclaimer: This is only summary of selective features of product securē. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Please seek the advice of your insurance advisor if you require any further information or clarification.

Insurance is a subject matter of solicitation.

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