Assurance. When You Need It The Most.

Gone are the days when Critical Illnesses were seldom heard of. Today’s changing lifestyle has put us at greater risk; and as much as we would want to ignore it, it has become commonplace.

At Religare Health Insurance, we don’t want a sudden unexpected bend to burn a hole in your pocket of hard earned savings. Neither do we want your world to come crashing down due to lack of sufficient finances.

Which is why, we have designed assurē - a comprehensive cover for as many as 20 Critical Illnesses along with Personal Accident cover, to take care and offer total peace of mind for you and your loved ones. You get a lump-sum benefit to pay off expenses as you deem appropriate.

Our Philosophy

Life’s uncertainties are inevitable. And that’s the case with health too. No one can assure you that you will always be in the pink of health.

We can, however, assure you that while you are unwell, we’ll stand by you and your family so that you can be totally worry-free. With assurē by your side, you can rest all your financial worries, responsibilities and liabilities with us.

With us as your health insurer, it is truly Ab Health Hamesha!

assurē - No more worrying in life!

In addition to Critical Illness & Personal Accident coverage, we believe you deserve distinct benefits for choosing assurē, and they come your way in the form of certain thoughtfully designed product and service features:

• Flexible Sum Insured options
• Lump sum payment of Sum Insured
• Hassle free claim settlement directly by the company
• 20 major critical illness covered
• Permanent Total Disability Cover in addition to Accidental Death
• Zero day survival period
• Child Education Cover.
Our assurance towards your family’s wellbeing and financial independence! We will pay a lump sum amount equal to the Sum Insured in the event of Accidental Death or Permanent Total Disablement of the insured.

Personal Accident Cover

While an indemnity health cover is a reimbursement plan, critical illness cover is a benefit plan where you get a lump sum amount when diagnosed or operated for any of the below specified critical illness.

1. Cancer
2. End Stage Renal Failure
3. Multiple Sclerosis
4. Benign Brain Tumor
5. Motor Neurone Disorder
6. End Stage Lung Disease
7. Major Organ Transplant
8. Heart Valve Replacement
9. Coronary Artery Bypass Graft
10. Stroke
11. Paralysis
12. Myocardial Infarction
13. Major Burns
14. Coma
15. Blindness
16. Parkinson’s Disease before the age of 50 years
17. Alzheimer’s Disease before the age of 50 years
18. End Stage Liver Disease
19. Bacterial Meningitis
20. Aplastic Anemia

assure® Highlights

• 20 Critical Illnesses
• Personal Accident
• Tax Benefit
• Annual Health Check-up
• Second Opinion
• Child Education Cover

Comprehensive Coverage, Assured!

Critical Illness, Surgical Procedures, Medical Events – We cover them all

Our assurance towards your family’s wellbeing and financial independence! We will pay a lump sum amount equal to the Sum Insured in the event of Accidental Death or Permanent Total Disablement of the insured.
Child Education Benefit

Our assurance comes with no boundaries! No matter what, your children won’t need to compromise. In case you ever suffer from any of the specified Critical Illnesses or unfortunate accident leading to death or permanent total disablement, we pay an additional lump sum amount (10% of the Sum Insured) towards the education of your children.

assurē and More!
We are committed to your healthcare needs. Your total well-being is our concern. So we go that extra mile for you.

Health Check-up
Our concern is your good health. This we make sure by providing a health check-up, once in a policy year, for you to stay healthy….hamesha.

Entitlement to Second Opinion
If you are suffering with a critical illness and wish to get a second opinion of an expert/doctor, we arrange one for you.

You can review your decision
We have your best interests at heart and at the same time recognize 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.

Enjoy Tax Benefit*
You can avail of a tax benefit on the premiums you pay towards your health insurance, as per the prevailing tax laws of the Income Tax Act, 1961 (u/s 80D).

Plan Options

<table>
<thead>
<tr>
<th>Sum Insured (in Rs.)*</th>
<th>5 Lacs, 10 Lacs, 15 Lacs, 20 Lacs, 30 Lacs, 50 Lacs, 75 Lacs &amp; 1 Cr.</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of Critical Illness covered</td>
<td>20</td>
</tr>
<tr>
<td>Critical Illness, Medical Events and Surgical Procedures</td>
<td>100% of Sum Insured</td>
</tr>
<tr>
<td>Personal Accident (Accidental Death &amp; Permanent Total Disablement)</td>
<td>100% of Sum Insured</td>
</tr>
<tr>
<td>Child Education Cover</td>
<td>10% of Additional Sum Insured</td>
</tr>
<tr>
<td>Health Check-up</td>
<td>Yes</td>
</tr>
<tr>
<td>Second Opinion</td>
<td>Yes</td>
</tr>
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*Other Sum Insured options also available.
#Tax benefits under the policy will be as per the prevailing Income Tax laws and are subject to amendments from time to time. For tax related queries, contact your independent tax advisor.
Pre - Policy Medical Check-up

We would like you to undergo certain medical tests (as per the following grid) that will enable us to get a better understanding of your current and future health needs, and help us in ensuring your sustained good health. The cost of these tests will be borne by us if your proposal is accepted.

<table>
<thead>
<tr>
<th>Age / Sum Insured</th>
<th>Up to 10 Lacs</th>
<th>Above 10 Lacs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 45 years</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>46 years and above</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Policy Terms

Minimum Entry Age: 18 years
Maximum Entry Age: 65 years
Waiting Period: 90 days (except personal accident)
Grace Period: 30 days from the date of expiry to renew the policy.
Policy Tenure: 1 year / 2 years / 3 years

Claim Settlement

File your claim 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. All you need to do is notify us immediately about the claim. 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.

Points to remember:

- Claim under Critical Illness, Accidental Death & Permanent Total Disablement are mutually exclusive. Policy shall discontinue in case claim is admissible under any of these benefits with the company.
- Claims would be processed on a fixed payout basis for Critical Illness, Personal Accident and Child Education Benefit.

Policy Terms

<table>
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<th>Details</th>
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<td>Waiting Period</td>
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<tr>
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<td>30 days from the date of expiry to renew the policy.</td>
</tr>
<tr>
<td>Policy Tenure</td>
<td>1 year / 2 years / 3 years</td>
</tr>
</tbody>
</table>
What is not covered?

• Any pre-existing illness
• Any diagnosis of diseases / undergoing of surgery / occurrence of event, whose signs or symptoms first occur within 90 days of Policy Period Start date
• Expenses attributable to self-inflicted injury (resulting from suicide, attempted suicide)
• Expenses arising out of or attributable to alcohol or drug use / misuse / abuse
• Medical expenses incurred for treatment of AIDS
• Treatment arising from or traceable to pregnancy and childbirth, miscarriage, abortion and its consequences
• Congenital disease
• War, riot, strike, nuclear weapons induced hospitalisation

This is only an indicative list. For complete list log on to www.religare-healthinsurance.com

Religare Health Insurance Company Limited

Religare Health Insurance (RHI), the health insurance arm of Religare Enterprises Limited (REL), is a specialized Health Insurer offering health insurance services to employees of corporates, individual customers and for financial inclusion as well. With RHI’s operating philosophy being based on the principal tenet of ‘consumer-centricity’, the company has consistently invested in the effective application of technology to deliver excellence in customer servicing, product innovation and value-for-money services.

Religare Health Insurance currently offers products in the retail segment for Health Insurance, Critical Illness, Personal Accident, Top-up Coverage, International Travel Insurance and Maternity along with Group Health Insurance and Group Personal Accident Insurance for corporates.

The organization has been adjudged the ‘Best Health Insurance Company’ at the ABP News-BFSI Awards & ‘Best Claims Service Leader of the Year – Insurance India Summit & Awards. Religare Health Insurance has also received the ‘Editor’s Choice Award for Best Product Innovation’ at Finnoviti and was conferred the ‘Best Medical Insurance Product Award’ at The FICCI Healthcare Awards.

Disclaimer: This is only summary of selective features of product assure® (assure 4). 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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