



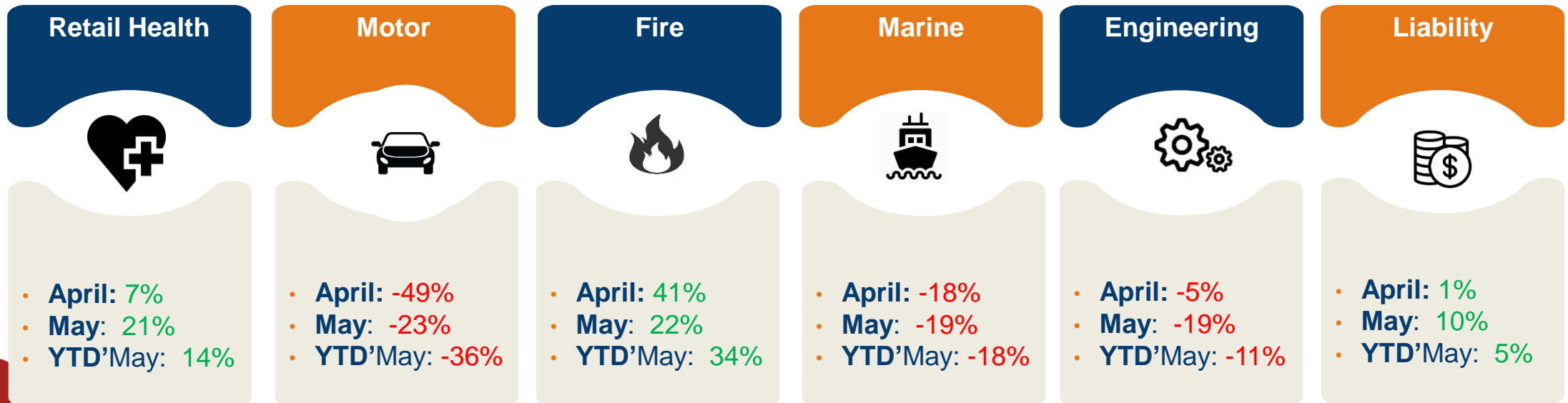
Family Shield

New Product Launch

Impact of Covid-19 on General Insurance

- General insurance protects the GDP of a country by providing a cover to individuals, assets and businesses
- The current crisis is already emerging as the single largest global insurance event, surpassing years when three or more large cyclones occurred and the financial crisis of 2008
- **But with Crisis Comes the Best Opportunity**
- **General Insurers registered a growth of 21.4% in Retail Health Segment in the month of May 20**

Sector wise Performance Growth



Infectious Diseases & Personal Accidents in India

Vector Borne Diseases (VBD)

- VBDs account for more than 17% of all infectious diseases, causing more than 700 000 deaths annually.
- Dengue is the most prevalent viral infection affecting **3.9bn people worldwide**
- India accounts for **35 percent of the world's malaria burden**

Hepatitis & GI Infections

- Viral hepatitis is a major health care burden in India and has more **than 37 mn active carriers**
- Diarrheal Diseases is amongst the **top 5 causes of Death in India**

Other Infections

- India accounts for **one-third rabies deaths globally**
- Globally, India accounts for the **highest cases of Measles & Mumps**

Impact of Accidents

- More than **4 mn deaths** in a year
- No of Fatal Accidents increasing at **5.8% (CAGR)**
- **70% of Road Accidents between 18 – 45 years of age**

Road Traffic Accidents in India

India roughly accounts for **just 1%** of the global vehicle population. However, it accounted for about **6% of the total global road accidents and 11%** of the accident related deaths in the World.

Loss of Income

- Road traffic crashes cost most countries **3% of their GDP**
- Disability leads to complete / partial income loss along with huge medical and lifestyle expenses



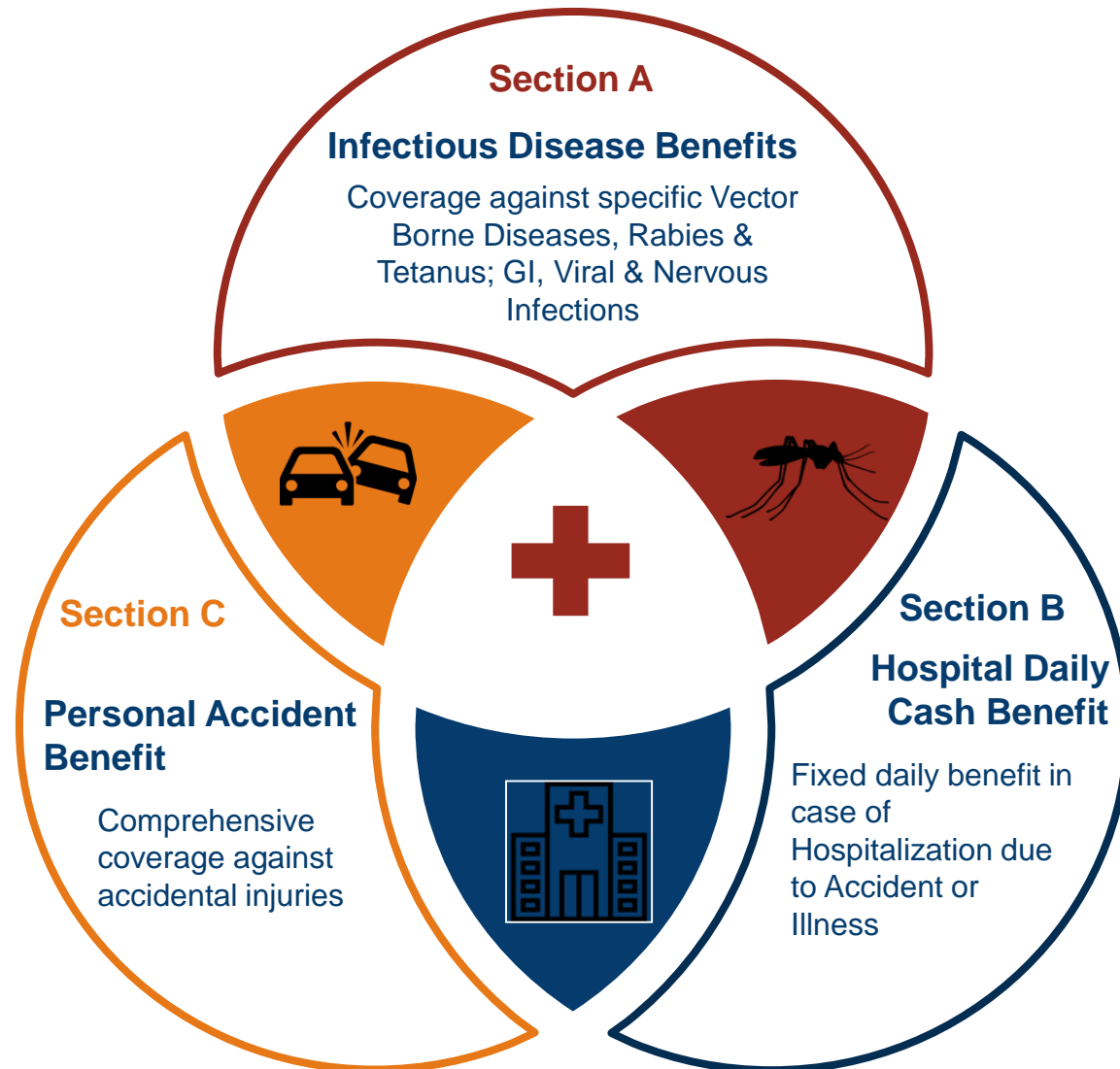
**Burden of
Infectious Diseases
and Accidents**



Data Source: WHO, Ministry of Road Transport & Highways, The Lancet & Indian Association of Paediatrics

Key sections of Family Shield

Covers segregated in 3 Sections (All Sections available individually or in combination)



Each section to have base benefits and respective extension benefits

Customer can opt for one or more of the sections by opting for at least one base cover defined under each section

80 D Benefit under Section A & B

Family policy available with Discount

Tenure & Renewal Discount



Section A – Infectious Diseases Benefit

Specific Nervous System Infections related Hospitalization Benefit

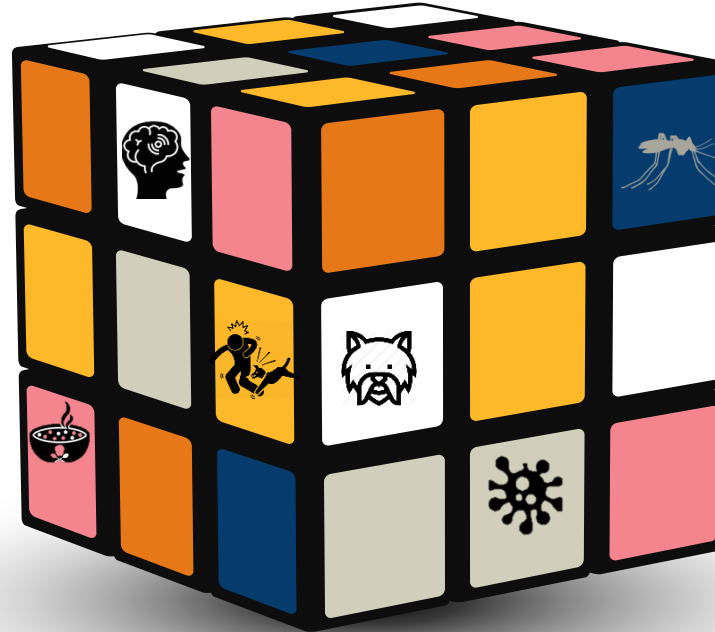
Diseases Covered: Meningitis, Encephalitis, Creutzfeldt–Jakob disease, and Guillain–Barré syndrome

Rabies and Tetanus related Death Benefit

Diseases Covered: Rabies and Tetanus

Specific Gastrointestinal Infections related Hospitalization Benefit

Diseases Covered: Acute Inflammatory Diarrhea and Typhoid Fever



Specific Vector Borne Diseases Hospitalization Benefit

Diseases Covered: Malaria, Dengue, Chickungunya, Kala azar, Japanese encephalitis, Filariasis and Zika Fever

Rabies and Tetanus related Hospitalization Benefit

Diseases Covered: Rabies and Tetanus

Specific Viral Infections related Hospitalization Benefit

Diseases Covered: Viral Hepatitis (Hepatitis A, B and C), Measles, Mumps, Poliomyelitis, Avian Influenza and Swine Influenza

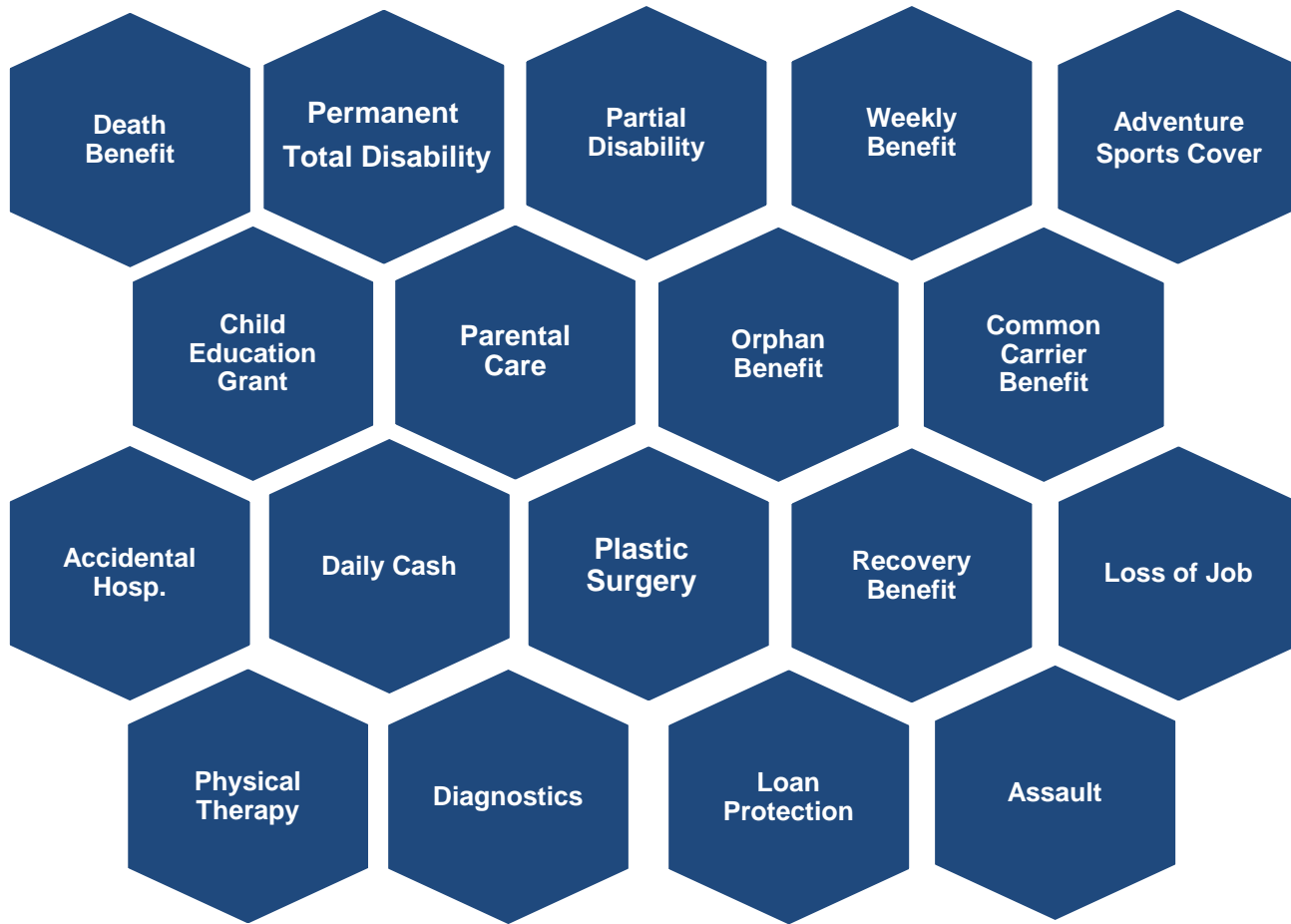
Customer can opt for one or more of these covers in any combination as per his requirement



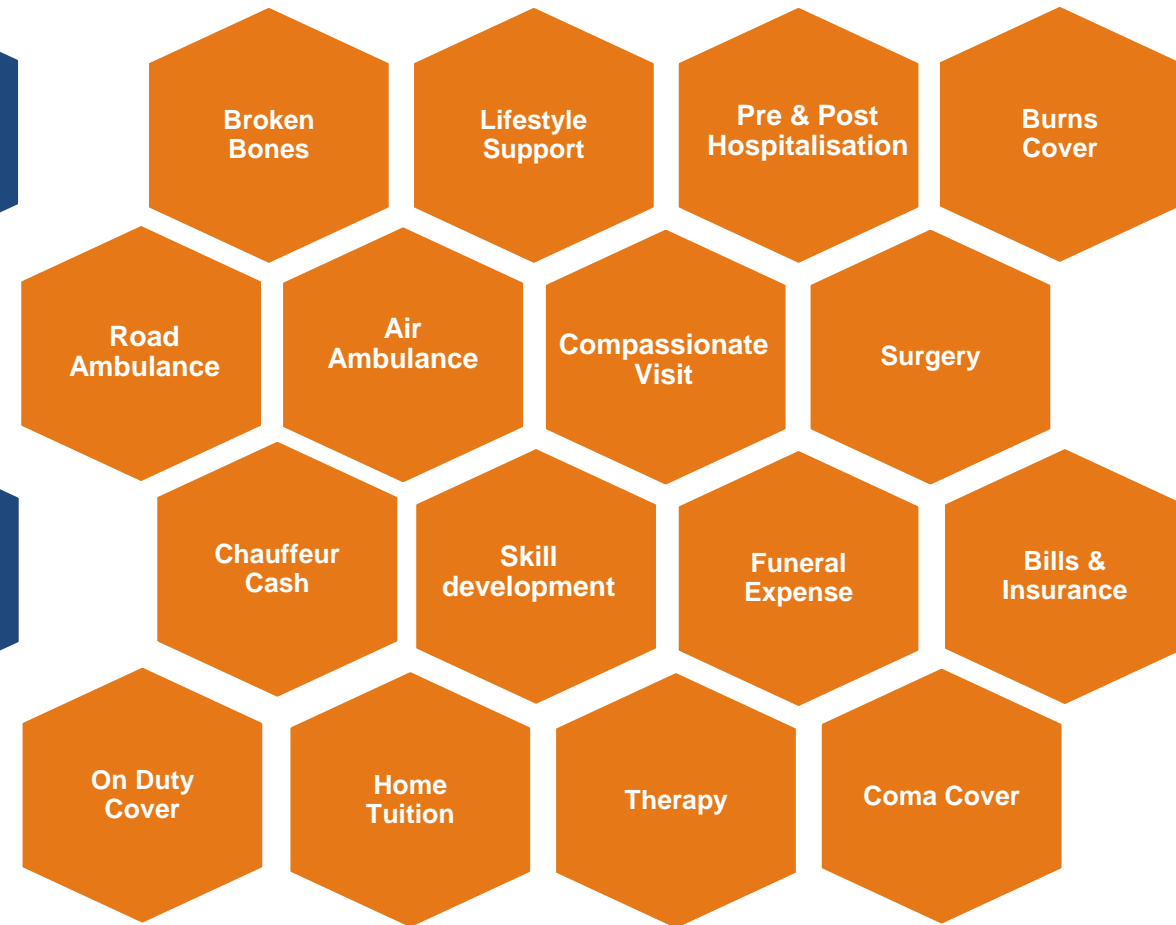
Initial waiting period of 30 days to be applicable

Sum Insured payment on Benefit Basis following hospitalization for 2 consecutive days

Personal Accident – 20 Base covers & 17 Add-ons



Base Covers



Add-ons



Pricing & Sample Construct

Base Features	
Cover Name	Premium (Per Lac)
Infectious Diseases (25 infections)	1232
PA Death	70
PTD	10
PPD	16
Common Carrier Accident Benefit	10
Loss of Job Benefit	117
Orphan Benefit	5

Add-on Features	
Cover Name	Premium (Per Lac)
Loss of Job Benefit	117
Lifestyle Support Benefit	25
Comatose Benefit	31
Burns Benefit	17
On Duty Enhancement	57
Outstanding Bills	79
Air Ambulance	13

Sample Product Construct	
Benefits	Sum Insured
Specific vector borne disease related Hospitalization Benefit	50,000
Rabies and Tetanus related Hospitalization Benefit	50,000
Rabies and Tetanus related Death Benefit	50,000
Specific Gastrointestinal Infections related Hospitalization Benefit	50,000
Specific Viral Infections related Hospitalization Benefit	50,000
Specific Nervous System Infections related Hospitalization Benefit	50,000
PA Death	5,000,000
Permanent Total Disability	5,000,000
Temporary Total Disability	20,000 per week up to 104 weeks
Children's Education Grant Benefit	500,000
Parental Care Benefit	500,000
Broken Bones Benefit	50,000
Premium (1 year Tenure)	INR 6285



All Premiums in INR excluding GST

App based policy issuance “Only” – Pick & Choose

10:05 77%

Quick Quote

02-Jul-1986

Occupation of Insured 01*

Salaried

Annual Income of Insured 01*

500001 ₹ - 600000 ₹

Risk Category of Insured 01*

Category 01

Category 02

Category 03

Select Covers for Insured 01

Base PA Covers

Death Benefit - Base

Permanent Total Disablement PTD Benefit - Base

Permanent Partial Disablement PPD Benefit - Base

Sum Insured

₹ 1,00,000

₹ 50,000 ₹ 55,00,000

Accidental Hospitalization Covers +

Income Protection +

Outpatient Benefit +

10:06 78%

Quick Quote

Risk Category of Insured 01*

Category 01

Category 02

Category 03

Select Covers for Insured 01

Base PA Covers +

Accidental Hospitalization Covers +

Income Protection +

Outpatient Benefit -

Physical Rehabilitation Benefit - Base

Sum Insured

₹ 11,000

₹ 1,000 ₹ 13,750

Diagnostic Test Benefit - Base

Enhancement Options +

Infectious Disease Cover +

Customer State (for GST)*

Select State

10:06 79%

Quick Quote

Accidental Hospitalization Covers +

Income Protection +

Outpatient Benefit +

Enhancement Options +

Infectious Disease Cover -

Specific Viral Infections Hospitalization Benefit - Base

Sum Insured

₹ 3,000

₹ 1,000 ₹ 11,000

Specific Gastro Intestinal Infections related Hospitalization Benefit - Base

Sum Insured

₹ 3,000

₹ 1,000 ₹ 11,000

Rabies and Tetanus related Death Benefit - Base

Rabies and Tetanus related Hospitalization Benefit - Base

Specific Nervous System Infections Hospitalization Benefit - Base

Specific vector borne disease related Hospitalization Benefit - Base

Sum Insured

₹ 3,000

₹ 1,000 ₹ 11,000

10:15 86%

Summary

Total Premium Payable **₹ 832**

Basic Premium: ₹ 705

GST: ₹ 127

Tenure: 1 Year(s)

Insured 01 Details +

Applicant Details +

Nominee Details +

I accept the Agent's Confidentiality Report Declaration.

I accept the Health & Income Declaration, General Declaration and Informed Consent

Date : 03 July 2020

PROCEED TO PAYMENT



Thank You

Base Benefits (1/3)

S.No.	Benefit Name	Payment of SI on account of / arising out of	Payment Basis
1	Death Benefit	Death due to Accidental Injury (up to Sum Insured of 15 crs, instant issuance up to 1 cr)	Benefit
2	Permanent Total Disablement (PTD) Benefit	PTD due to Accidental Injury	Benefit
3	Permanent Partial Disablement (PPD) Benefit	PPD* due to Accidental Injury	Benefit
4	Temporary Total Disablement (TTD) Benefit	TTD due to Accidental Injury (Weekly Payouts) up to to 25,000 / week for 104 weeks	Benefit
5	Adventure Sports Benefit	Death/PTD arising while engaging in Adventure Sports	Benefit
6	Children's Education Grant Benefit	Education expenses of the insured's dependent children on Death/PTD of the insured person	Benefit
7	Orphan Benefit	Expenses of the insured's dependent children on Death of both parents of the insured	Benefit

* Severity based, defined in policy wordings



Base Benefits (2/3)

S.No	Benefit Name	Payment of SI on account of / arising out of	Payment Basis
8	Parental care Benefit	Death /PTD of the insured person (Benefit payable to Insured's Dependent Parents)	Benefit
9	Accidental Hospitalization Expenses Benefit	Hospitalization Expenses arising out of an accidental injury	Indemnity
10	Accidental Hospitalization Daily Cash Benefit	Fixed Daily Payout on hospitalization following an accidental injury	Benefit
11	Common Carrier Accident Benefit	Death/PTD arising due to accident of common carrier in which the insured was travelling	Benefit
12	Loan Protection Benefit	Principal outstanding due to Death /PTD of the insured person	Benefit
13	Assault Benefit	Injury due to an Accident which is a violent crime or Assault and requires the insured person to be hospitalized for more than 48 hours	Benefit
14	Mysterious Disappearance Benefit	Disappearance for > 12 months in case of a Common Carrier* accident in which insured was travelling	Benefit

* Common Carrier in case of Mysterious Disappearance Benefit would exclude taxi, yacht, charter airline or a rented car



Base Benefits (3/3)

S.No.	Benefit Name	Payment of SI on account of / arising out of	Payment Basis
15	Reconstructive Surgery Benefit	Expenses related to a reconstructive surgery required for treatment of an accidental injury	Benefit
16	Catastrophic Evacuation Benefit	Expenses incurred towards evacuation following a catastrophic natural calamity in which the insured person suffers an Accidental Injury	Benefit
17	Physical Rehabilitation Benefit	Expenses incurred on physical rehab following an accidental injury	Benefit
18	Loss Of Job	Loss of Job due to PTD / PPD	Benefit
19	Recovery Benefit	Payout of a defined SI in case of Hospitalization of more than 5 days due to an accidental injury	Benefit
20	Diagnostic Test Benefit	Reimbursement of expenses incurred on diagnostic tests necessitated due to an accident	Indemnity



Extension Benefits (1/2)

S.No.	Benefit Name	Payment of SI on account of / arising out of	Payment Basis
1	Lifestyle Support Benefit	House, Vehicle, Office modification and Prosthesis Expenses arising out of PTD / PPD due to accidental injury	Benefit
2	Last Rite Benefit	Expenses arising out of transportation of mortal remains, Funeral in case of death due to accident	Benefit
3	Counseling Benefit	Expenses incurred for the Insured Person or the Nominee on professional counselling due to PTD / Death of the insured person	Benefit
4	Repatriation in case of Permanent Disability Benefit	Expenses arising out of transportation of the insured person in case of PTD due to accident	Benefit
5	Accidental Pre & Post Hospitalization Expenses Benefit	Pre and Post Hospitalization Expenses arising out of an accidental injury which requires Hospitalization	Indemnity
6	Air Ambulance Benefit	Expenses for Air Ambulance services due to accidental injury	Benefit
7	Comatose Benefit	Accidental injury which results in the insured person being in a state of coma within 30 days from the date of accident	Benefit
8	Broken Bones Benefit	Expenses incurred due to fracture(s)* suffered due to accidental injury	Benefit
9	Compassionate Visit Benefit	Expenses incurred for travel of immediate family member to the place of hospitalization of the insured in case of Death/PTD/Broken Bones (>50%) of the insured	Benefit

* Severity based, defined in policy wordings



Extension Benefits (2/2)

S.No.	Benefit Name	Payment of SI on account of / arising out of	Payment Basis
10	Burns Benefit	Second and Third degree burns*	Benefit
11	Ambulance Charges Benefit	Expenses for Road Ambulance services due to accidental injury	Benefit
12	Chauffeur Cash Benefit	Expenses incurred towards hire of chauffeur on account of a temporary disability arising out of an accidental injury (as an extension to TTD coverage)	Benefit
13	Skill Development Benefit	In case of Death / PTD / PPD additional payout to nominee / insured towards enrolment in any skill development course	Benefit
14	On Duty Enhanced Benefit	Additional coverage for On Duty Accidental Death / PTD	Benefit
15	Home Tuition Benefit	Daily payout for availing Home Tuition in case of accidental injury to covered dependent child (covered under the policy)	Benefit
16	Outstanding Bills Payment Benefit	Payment of outstanding Insurance, electricity, telephone bills following Death / PTD due to accidental injury	Benefit
17	Surgery Benefit	Payment of expenses related to a major surgery required for treatment of an accidental injury	Benefit

* Severity based, defined in policy wordings

