

Health Insurance plan that protects you from financial uncertainties



Presenting Aditya Birla Health
Insurance Group Personal Accident and
Group Critical Illness Benefits.

**Aditya Birla Health
Insurance Co. Ltd.**



**ADITYA BIRLA
CAPITAL**

HEALTH INSURANCE

COVERAGE DESCRIPTION - GROUP CRITICAL ILLNESS

Sum Insured	Loan Amount max upto ₹3 Cr.
Insured	Borrower + Co-borrower(HL / LAP customers of IIFL)
Age Band	18 years- 65 years
Basic Cover	25 Critical Illness
Waiting Period	90 days
Survival Period	30 days
Pre-existing Disease	Not covered
Loan Protection	3 EMI's due in respect of loan in case of diagnosis of a covered Critical Illness, maximum up to ₹1 Lac per EMI
TPA	Claim service will be in-house

COVERAGE DESCRIPTION - GROUP PERSONAL ACCIDENT

Sum Insured	Loan Amount Max upto ₹3 Cr.
Insured	Borrower + Co-borrower(HL / LAP customers of IIFL)
Age Band	18 years- 65 years
AD+PTD+PPD	Loan Amount Max upto ₹3 Cr.
TTD	104 weeks - 1 % of Sum Insured or ₹5,000/-per week or actual weekly salary whichever is lower
Education Fund for Children	Covered up to ₹1,00,000 per child (Restricted to 2 Children)
Marriage Fund for Children	Covered up to ₹1,00,000
Coma Benefit	Covered up to ₹1,00,000
Burns Benefits	Covered up to ₹10,000
Loss of Job	Where salary info is available - Up to 3 months salary, Where Salary info is not available/ Self Employed Persons - 5 percent of PTD or PPD Sum Insured (whichever is higher) up to max of ₹75,000/-
TPA	Claim service will be in-house