
Credit Linked Health Insurance Plan

Product Coverage's at Glimpse

1. Base Cover (Any one of the below is mandatory)

Section I: Critical Illness Cover

Section II: Accident Protection Cover

2. Optional Covers

- a. Accidental Hospitalisation Expenses**
- b. Children education benefit**
- c. Loss of income due to disability from accident**
- d. EMI payment cover**
- e. Fire and allied perils cover**
- f. Burglary and robbery cover**

The logo for Glimpse, featuring the word "Glimpse" in a stylized, white, serif font against a black rectangular background.

Section I: Critical Illness Cover

- Flexible cover for 30 Critical Illness with three plans
- Plan A: 17 Critical Illness
- Plan B: Plan A + 8 Critical Illness
- Plan C: Plan A + Plan B + 5 Critical Illness
- Waiting period can also be selected as 0/30/45/90 days form policy inception

Plan	Critical Illness Covered	Plan	Critical Illness Covered
Plan A	17 Critical Illness Cover	Plan B	Critical Illness Covered under Plan A + 8 Critical Illness Cover listed below:
	1. Cancer of Specified Severity		1. End Stage Lung Failure
	2. Myocardial Infarction (First Heart Attack of Specific Severity)		2. Aplastic Anaemia
	3. Open Chest CABG		3. Systemic Lupus Erythematosus
	4. Open Heart Replacement or Repair of Heart Valves		4. Pneumonectomy
	5. Coma of Specified Severity		5. Motor Neuron Disease With Permanent Symptoms
	6. Kidney Failure Requiring Regular Dialysis		6. Angioplasty
	7. Stroke Resulting in Permanent Symptoms		7. Progressive Scleroderma
	8. Major Organ /Bone Marrow Transplant		8. Progressive Supranuclear Palsy
	9. Multiple Sclerosis With Persisting Symptoms		
	10. Benign Brain Tumor	Plan C	Critical Illness Covered under Plan B + 5 Critical Illness Cover listed below:
	11. End Stage Liver Failure		1. Pulmonary Artery Graft Surgery
	12. Primary (Idiopathic) Pulmonary Hypertension		2. Loss Of Speech
	13. Alzheimer's Disease		3. Goodpasture's Syndrome
	14. Primary Parkinson's Disease		4. Apallic Syndrome
	15. Surgery of Aorta		5. Multiple System Atrophy
	16. Third Degree Burns		
	17. Permanent Paralysis of Limbs		

Section II Accident Protection Cover

- Flexible cover for events arising out of an accident
- Two Plans i.e. Plan A and Plan B

Plan A	Death and Permanent Total Disability Cover only (without any additional coverage)
Plan B	Death and Permanent Total Disability Cover (with additional coverage)
Death/ Disappearance	100% of SI
a. Transportation of mortal remains	1% of SI
b. Funeral Expenses	1% of SI
Accident Protection Cover- Permanent Total Disability Benefit	(Minimum Rs. 50000/- Maximum Rs. 5Cr) Outstanding Loan Amount to Financial Institute and Remaining sum insured to Nominee
a. Lifestyle Modification Benefit	2% of SI

Optional Cover :: a. Accidental Hospitalisation Cover

- Covers the expenses as an inpatient in a hospitalisation arising out of an accident or day care center.
- Coverages are as below:-

In Patient	Without any Sublimit
Pre Hosp	60 days
Post Hosp	90 days
ROAD AMBULANCE COVER	25000/- fixed

Optional Cover :: b. Children's Education Benefit

- Coverage under this section is extended subject to Death and Permanent Total Disability is opted under base cover
- Lump Sum payment equal to sum insured is paid in case insured met with an unfortunate accident which results in Death or Permanent Total Disability of an Insured to take care of Educational expenses of Child/Children.
- Benefit payable for eligible child who is full time student in any Institution

Optional Cover :: c. Loss of income due to disability from accident

- Accidental Bodily Injury during the which directly and independently of all causes temporarily and completely prevents you from performing each and every duty pertaining to his employment or occupation, then we will make a weekly payment as per the weekly benefit amount
- minimum of Rs. 1,000 and maximum 1% of Loan amount or Rs. 50,000 per week whichever is lower will be paid as per the option opted by insured member
- Sum Insured options available are as below
- Rs. 1000 per week to Rs. 50000 per week in multiples of Rs. 1000 up to 100 weeks

Optional Cover :: d. EMI Payment Cover

- On occurrence of involuntary Loss of Job of the Insured Beneficiary, will pay the amount corresponding to the Insured Beneficiary's contribution in the EMI Amount
- Options to choose from Three/ Six/ Nine/ Twelve Loan Equated Monthly Installment (EMI)
- Specific exclusion for this cover:
 1. Self-employed persons;
 2. Any claim relating to unemployment from a job which is casual, temporary, seasonal or contractual in nature or any claim relating to an employee not on the direct rolls of the employer;
 3. Any voluntary unemployment;
 4. Unemployment at the time of inception of the Cover Period or arising within the first 90 days of inception of the Cover Period.

Eligibility

Credit Linked Health Insurance Policy	
Cover for	Principal Loan Borrowers and their Co-Applicants
Policy Period	1/2/3/4/5yrs
Loan Period	No restriction
Sum Insured	Sum Insured will not be linked to Loan Amount up to 10lac, for > 10lacs the sum insured will linked to loan amount
Entry Age	Min. 18 years, Max. 65 years

Sum Insured Options

Base Covers (Can opt for any one or all covers mentioned below)	
Critical Illness	Minimum Rs. 50000/- Maximum Rs. 5Cr
Accident Protection Cover	(Minimum Rs. 50000/- Maximum Rs. 5Cr)Outstanding Loan Amount to Financial Institute and Remaining sum insured to Nominee
Optional Covers	
Accidental Hospitalisation Expenses	50000 to 10lacs, 15/20/25lacs
Children education benefit	Min Sum Insured 1lacs, maximum up to 25lacs in multiples of Rs. 1lac. Section II to be opted to opt for this cover
Loss of income due to disability from accident	Rs. 1000 per week to Rs. 50000 per week in multiples of Rs. 1000 up to 100 weeks, minimum of Rs. 1,000 and maximum 1% of Loan amount or Rs. 50,000 per week whichever is lower
EMI Payment Cover	In case of unemployment , for 3/6/9/12 EMI's