

905 - CANCER COVER



LIC'S CANCER CARE POLICY

To Save Lives.



It is a non-linked, regular premium payment Fixed benefit Health Insurance plan.

BENEFITS

A) Benefits Of Early Stage Cancer :

- 1) Lump sum Benefit of 25% of applicable Sum Insured is paid (only once for first event).
- 2) PWB : Premium Waiver Benefit for next three policy years.

B) Benefit Of Major Stage Cancer :



- 1) Lump sum Benefit of 100% of applicable Sum Insured less any claims paid previously.
- 2) PWB - Future Premiums shall be Waived.n
- 3) Income Benefit @ 1% applicable sum insured shall be paid monthly for next 10 years to life assured or nominee in case of death of LA.

C) Benefit Not Payable :



1) No Maturity and Death benefit is payable.

BENEFITS OPTIONS

1) Level Sum Insured :



The basic sum insured shall remain unchanged throughout the policy term.

2) Increasing Sum Insured :



The sum insured increases by 10% of basic sum insured each year for first five years or until the diagnosis of first event of cancer, whichever is earlier.

GRACE PERIOD TO PAY PREMIUM



A grace period of one month but not less than 30 days shall be allowed for payment of yearly or half-yearly premiums.

Note: If premium is not paid before the expiry of the grace period, then the policy lapses.

WAITING PERIOD:



* A waiting period of 180 days will apply from the date of issuance of policy or date of revival of risk cover, whichever is later, to the first diagnosis of any stage cancer.

* No benefit shall be payable if any stage of Cancer occur before expiry of 180 days from the date of issuance of policy or date of revival and the policy shall terminate.

Note: If premium is not paid before the expiry of the grace period, then the policy lapses

LOAN FACILITY



No loan shall be available under this plan.

SURRENDER OPTION



No surrender value shall be available under this plan

SURVIVAL PERIOD



No benefit shall be payable if the Life Assured dies within a period of 7 days from the date of diagnosis of any of the specified Early Stage Cancer or Major Stage Cancer.

The 7 days survival period includes the date of diagnosis.

ELIGIBILITY AND CONDITIONS

| | |
|----------------------------------|---------------------------------------|
| Minimum and Maximum Age at entry | 20(Completed)-65(Last Birthday) years |
| Term | (10-30) years |
| Sum Assured Min and Max | 10,00,000 - 50,00,000 |
| SA shall be in multiples of | 1,00,000 |
| Payment Modes | YLY, HLY |
| Maximum Cover Ceasing Age | (50-75) Years |
| Mimimum Premium to all modes: | Rs.2400 |

Documents Required :-

Documents Accepted

Aadhar Card / Ration Card / Election Card / Govt Id card
Pan Card / Driving License / School or College Certificate.

Compulsory Documents

**2 Photos +(Address and Age) Proof +
Income Tax Returns(Optional)**

Disclaimer :-

Insurance is the subject matter of solicitation. These documents are only for the presentation purpose. "

"The actual results may vary based on the future performance by the policy holder."

"The illustration given by the presenter or insurer does not guarantee the benefits and returns given in the above presentation. "



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