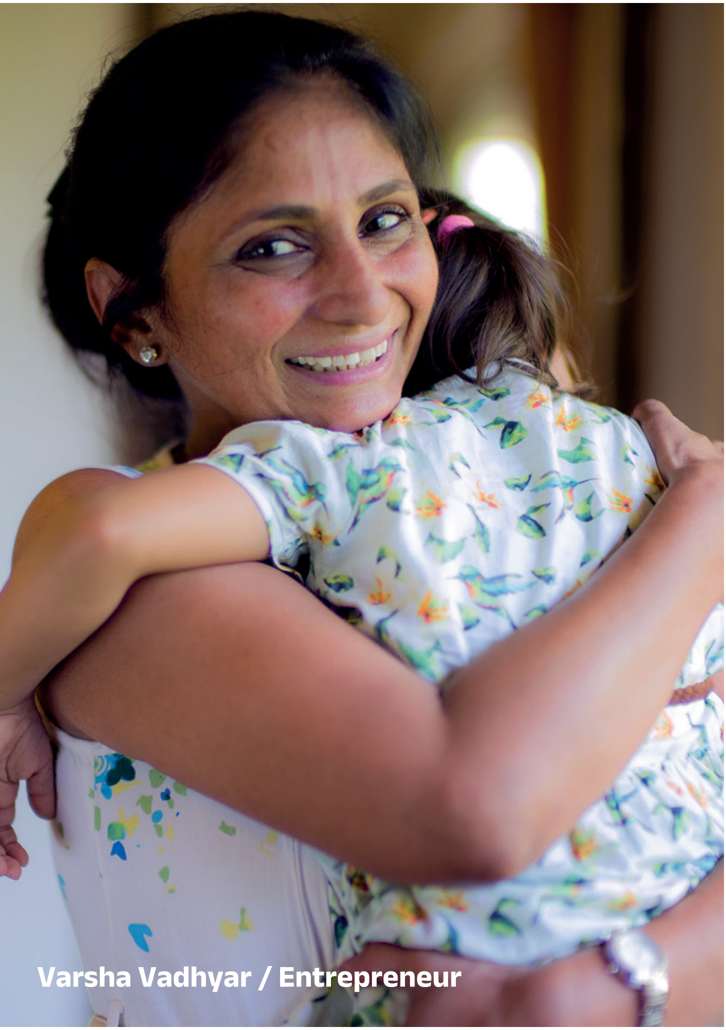
# PROTECTING your future becomes important after a critical illness.




## Activ Secure - Critical Illness Plan

- Complete protection for listed 64 major critical illnesses
- Get lump sum payout upfront between ₹1 lakh to ₹1 crore on detection

Aditya Birla Health Insurance Co. Ltd.

ADITYA BIRLA CAPITAL
HEALTH INSURANCE

A critical illness can affect not just your health, but your future as well. Activ Secure plan consisit of Critical Illness that's carefully designed to safeguard your tomorrow. When you fall critically ill, we will provide you with a lump sum payment upfront, so that you needn't worry about the future.

## Protect your future by getting covered for listed 64 major illnesses and procedures.

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### Plan 1

**Base level protection**

**20**
critical illnesses covered

Including all major illness like cancer, heart attack, kidney failure

### Plan 2

**Comprehensive protection**

**50**
major critical illnesses covered

All 20 diseases of Plan 1 plus others like brain surgery, benign brain tumour, TB

### Plan 3

**Complete all round protection**

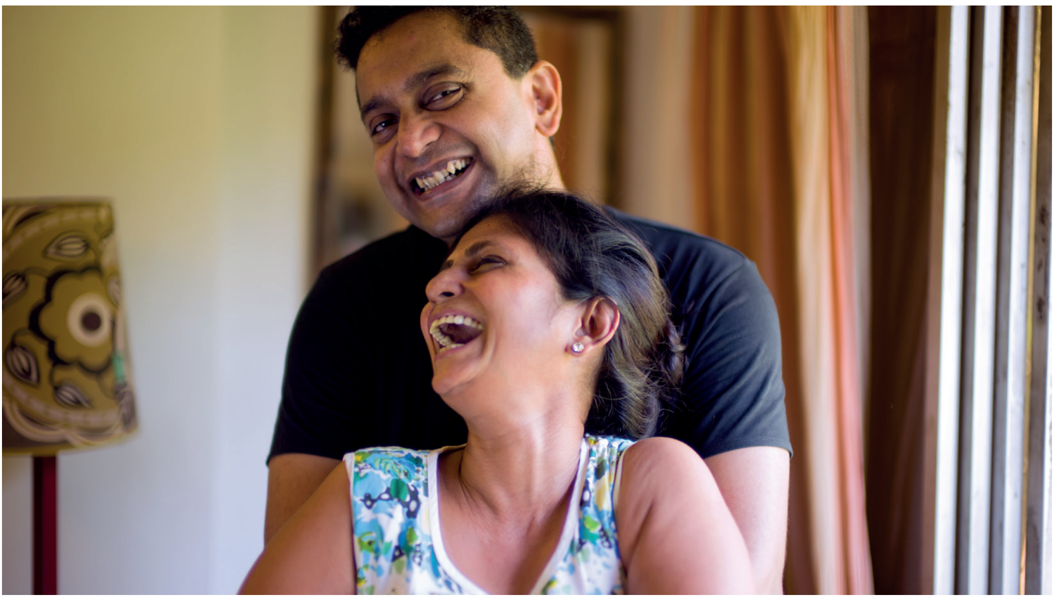
**64**
major critical illnesses covered

All 50 diseases of Plan 2 plus additional illnesses and procedures like angioplasty, pacemaker insertion and hysterectomy

## Activ Secure - Critical Illness

# Activ Secure - Critical Illness plans at a glance

| | Plan 1 | Plan 2 | Plan 3 |
|---|---|---|---|
| **Sum Insured** | 1 – 10 lakhs (in multiples of 1 lakh)<br>15 – 25 lakhs (in multiples of 5 lakhs)<br>30 – 50 lakhs (in multiples of 10 lakhs)<br>1 crore | 1 – 10 lakhs (in multiples of 1 lakh)<br>15 – 25 lakhs (in multiples of 5 lakhs)<br>30 – 50 lakhs (in multiples of 10 lakhs)<br>1 crore | 5 – 10 lakhs (in multiples of 1 lakh)<br>15 – 25 lakhs (in multiples of 5 lakhs)<br>30 – 50 lakhs (in multiples of 10 lakhs)<br>1 crore |
| **Critical Illness Cover** | 20 Critical Illnesses Covered<br>(100% sum insured) | 50 Critical Illnesses Covered<br>(100% sum insured) | 64 Critical Illnesses<br>(100% sum insured for List A)<br>(50% sum insured maximum<br>₹10 Lakhs for List B) |
| **Initial Waiting Period** | 90 Days | 90 Days | 90 days (List A) / 180 days (List B) |
| **Survival Period** | 15 Days | 15 Days | 15 Days |
| **Second E Opinion (Optional Cover)** | Available | Available | Available |
| **Wellness Coach (Optional Cover)** | Available | Available | Available |



## Eligibility Criteria

| | | |
|---|---|---|
| i. | Age | Minimum entry age - Plan 1 & 2: 5 years \| Plan 3: 18 years<br>Maximum entry age - 65 years |
| ii. | Tenure | 1,2,3 years |
| iii. | Relationships covered | Self, spouse, up to 4 children, up to 2 parents and 2 parents in laws |
| iv. | Eligibility for Sum Insured | • Earning member - Sum Insured Up to 12 times of annual gross income<br>• Non-earning spouse - 50% of Proposer's sum insured/eligibility or 30L whichever is lower<br>• Non-earning Parent/ Parent in laws – 50% of Proposer's sum insured/eligibility or 10L whichever is lower<br>• Children/Student – 50% of Proposer's sum insured/eligibility or 15L whichever is lower |

## Major Exclusions*

**Any claim directly or indirectly arising out of:**

i. Influence of intoxicating liquor or drugs

ii. Suicide or attempted suicide, intentional self-injury

iii. Congenital external diseases, defects or anomalies

iv. Insured person committing any breach of law

Please refer to the policy document for complete list of exclusions

## How to claim?

**After the occurrence of the event, intimate us within 7 days and submit claim documents within 30 days.**

**Documents required:**

- ☑ Completed claim form
- ☑ Medical certificate confirming Critical Illness
- ☑ Certificate confirming that the claim doesn't relate to Pre-Existing Disease or any Illness/ Injury which was diagnosed within the first 90 days
- ☑ Photocopy of indoor case papers (if applicable)
- ☑ FIR copy or medico legal certificate - in accidental cases only
- ☑ Specific documents (if any)

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