

Mr. VIKAS RAI K
 Proprietor, VR Creators
 Investment Advisory & Financial Services
www.vrconline.in
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03-08-2020

To,

CUSTOMER

Dear Sir,

Sub: Health Insurance Quote for Family of FOUR.

Thank you for your Interest in Health Insurance with VR CREATORS. For Health Insurance services we are tied up with Star Health Insurance, New India Assurance, United India, Royal Sundaram, Tata AIG, Go Digit Insurance and HDFC Argo. Kindly find short listed sample quotes and comparison in terms of coverage and premium range for family of 4 with Husband (Age: 39), Spouse(36) , Child 1 (7) & Child 2 (2) .

kindly find the YEARLY premium quote for Health Insurance below (Premium Incl GST)

SI N.	Company/ Plan →	Star Health Insurance/ FAMILY HEALTH OPTIMA (Rs.)		Royal Sundaram/ Lifeline (Rs.)		Star Health Insurance / Comprehensive (Rs.)		TATA AIG/ Medicare (Rs.)	
	Sum Insured →	3 LAC	5 LAC	3 LAC	5 LAC	3 LAC	5 LAC	3 LAC	5 LAC
1.	Insured Age: 39,36,7,2 (FLOATER)	11,889	15,287	9,924	14,266	NA	19,364	15,579	21,159
	Premium Increase	Every Slab of 5 Years		Every Year		Every Slab of 5 Years		Every Slab of 5 Years Individually	
	ROOM RENT & BOARDING	Rs.5000 /day	AC ROOM CHARGE	ACTUALS		AC ROOM CHARGES		ACTUALS	
B E N E F I	NO CLAIM BONUS	25% 1ST YR, 10% FROM 2ND YEAR TILL DOUBLE, 10% REDUCTION IF CLAIMED		10% EVERY YEAR TILL 50% of SI, NO REDUCT ION IF	20% EVERY YEAR TILL 100% of SI, NO REDUCT ION IF	50% EVERY YEAR TILL 100%, REDUCTION OF 50% IF CLAIMED		50% EVERY YEAR TILL 100%, REDUCTION OF 50% IF CLAIMED	

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T S & F E A T U R E S			CLAI M E D	CLAI M E D			
	ICU/OPERATION THEATRE CHARGES	ACTUALS	ACTUALS	ACTUALS	ACTUALS	ACTUALS	ACTUALS
	Domiciliary Hospitalization	Available	Available	Available	Available	Available	Available
	AMBULANCE CHARGES	1500 / Year	3000 / Year	ACTUALS	ACTUALS	ACTUALS	ACTUALS
	Waiting Period: Initial /Specified Illness/Pre- Existing	30 Days/ 2 Years/ 4 Years	30 Days/ 2 Years/ 3 Years	30 Days/ 2 Years/ 3 Years	30 Days/ 2 Years/ 3 Years	30 Days/ 2 Years/ 3 Years	30 Days/ 2 Years/ 3 Years
	Pre-Existing illness BUY BACK TO 1 YEAR	NO	NO	NO	AVAILABLE	NO	NO
	DAY CARE PROCEDURES	ALL COVERED	ALL COVERED	ALL COVERED	ALL COVERED	LISTED	LISTED
	Auto RESTORATION OF COVER (Unique case & Person)	3 TIMES	1 TIME	1 TIME	1 TIME	1 TIME	1 TIME
	SUPER RESTORATION (SAME CASE)	NO	NO	NO	1 TIME	1 TIME after 45 days	1 TIME after 45 days

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ADDITIONAL BILL RECHARGE	75,000	150000	NO		NO	NO	
Maternity Benefits	NO		NO		Normal- 15,000 Caesarean- 20,000 (2 Years Waiting)	NO	
PRE-& POST HOSPITALISATION	30 /90 Days		60/90 Days		60 /90 Days	60/90 Days	
New Born Baby Cover	30,000	50,000	NO		1,00,000	NO	
AIR AMBULANCE	NO	50,000	NO		5,00,000	NO	
Donor Expenses for Organ Transplantation	30,000	50,000	ACTUALS		ACTUALS	ACTUALS	
HOSPITAL CASH	OPTIONAL		YES		RS.500/DAY	OPTIONAL	
SHARED ACCOMMODATION CASH	800/DAY		NO		NO	750/DAY	
AGREED NETWORK HOSPITAL CASH	3,000	5,000	NO		NO	NO	
Cost of Health Check Up	Up to 750 EVERY YEAR	Up to 1500 EVERY YEAR	Fixed Package Every 3 Year	Fixed Package Every Year	Up to 2,000/ EVERY YEAR	Up to 3000 Every 2 years	Up to 5000 Every 2 years

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Second Medical Opinion	YES		YES	YES	YES
Assisted Reproduction Treatment	NO	100000	NO	NO	NO
Additional Sum Insured for Road Traffic Accident	75,000	150000	NO	NO	NO
AYUSH Treatment	10,000	15000	ACTUALS IN GOVMT, 20,000 IN PRIVATE HOSPITALS	15,000	ACTUALS
Compassionate travel	NO		NO	NO	ROUND TRIP FARE
Emergency Domestic Medical Evacuation	5,000	7,500	NO	NO	NO
Repatriation of Mortal Remains	5,000		NO	NO	NO
cataract surgery	35,000	60,000	ACTUALS	ACTUALS	ACTUALS
In Patient Dental Cover for Accident	YES		YES	YES	YES
CO PAY APPLICABLE	NO		NO	NO	10% in Non-Network Hospitals

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Global Cover TREATMENT	NO	NO	NO	UPTO SUM INSURED
Obesity Surgery	NO	NO	2,50,000/-	LIMITED COVER
Consumables	NO	NO	NO	LIMITED COVER
Vaccination Cover	NO	2500 FOR ANIMAL BITE	5,000 for New Born Baby	ACTUALS FOR DEFINED VACCINES
Personal Accident & Disability Cover	OPTIONAL	OPTIONAL	5 LACS	OPTIONAL
Out Patient Dental Cover	NO	NO	5,000 every 3 claim free years	NO
Out Patient Consultation	NO	NO	Rs.300, 4 Times	NO
Hearing Aid Device	NO	NO	NO	10,000
NETWORK HOSPITALS	SELF, 9,900+ HOSPITALS	TPA, 5,000+ HOSPITALS	SELF, 9,900+ HOSPITALS	TPA, 4000+ HOSPITALS

For Above 5 Lacs Sum Insured, Additional 10 lacs cover is provided at minimum premium with Star Health Insurance Super Sur-Plus Plan. The above quote is as per your age declaration and company premium table for Zone B. Premium depends on Plan features. kindly get back to us for a customized solution for your requirement. Pre-Medical screening may be needed based on age and plan opted. Get in touch with us to discuss and help you finalise the best solution for you and your family. Assuring you best of service.

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Regards,

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