



Compendium of MicroInsurance Products

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LIFE INSURANCE

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Preface: Rural and Micro Insurance Policy Compendium

Background

CmF strives for timely availability of microfinance services to poor. Micro insurance is one of them. There are a large number of micro insurance products available in the market being offered by public & private sector companies. It is very difficult for an individual/ NGO to select an appropriate product. There is a need to compile and analyze all available micro insurance products for easy selection of appropriate policy that suits needs of poor in any given context.

This compendium will be a useful tool for increasing the linkages of poor with insurance sector. It is required as there is a lot of confusion and ignorance prevailing regarding the available products, which delays the process of linking poor with insurance.

Objective of Compendium

- To create awareness about the insurance policies among the rural population via NGOs working with them.
- To increase the insurance linkages in rural areas.
- To serve as a medium / means between the insurance providers and insurance takers

Scope

Efforts were made to cover all the insurance companies providing rural insurance and / or micro insurance in the Rajasthan State.

Delivery Mechanism

Individuals who wish to get enrolled under any policy should contact their concerned SHPI/NGO.

And the SHPI/NGO can contact the nearest branch of Insurance company or CmF for any kind of clarification.

GLOSSARY OF INSURANCE TERMS

Accident Benefit Provides for payment of an additional benefit equal to the sum assured in instalments on permanent total disability and waiver of subsequent premiums payable under the policy.

Accident Rider An add-on benefit available at the option of the policyholders that may alter certain features of a policy by increasing or restricting benefits.

Age Limits Stipulated minimum and maximum ages below and above which the company will not accept applications or may not renew policies.

Beneficiary The person(s) or entity(ies) (e.g. corporation, trust, etc.) named in the policy as the recipient of insurance proceeds upon the risk faced (death, accident etc.) of the insured.

Claim Request for payment to an insurance company in respect of loss or damage covered by an insurance policy, usually submitted by filling in a claim form.

Endowment Policy The assured has to pay an annual premium which is determined on the basis of the assured's age at entry and the term of the policy. The insured amount is payable either at the end of specified number of years or upon the death of the insured person, whichever is earlier.

Exclusions Specific conditions or circumstances for which the policy will not provide benefits.

Group Life Insurance Life insurance usually without medical examination, on a group of people under a master policy. It is typically issued to an employer for the benefit of employees, or to members of an association, for example a professional membership group. The individual members of the group hold certificates as evidence of their insurance

Insurance Social device for minimizing risk of uncertainty regarding loss by spreading the risk over a large enough number of similar exposures to predict the individual chance of loss.

Insured The person whose life is covered by a policy of insurance.

Maturity The date upon which the face amount of a life insurance policy, if not previously invoked due to the contingency covered (death), is paid to the policyholder.

Policy The legal document issued by an insurance company to a policyholder, which outlines the conditions and terms of the insurance, also called the policy contract or the contract.

Policyholder A person who pays a premium to an insurance company in exchange for the insurance protection provided by a policy of insurance.

Premium The payment, or one of the regular periodic payments, that a policy holder makes to an insurer in exchange for the insurer's obligation to pay benefits upon the occurrence of the contractually-specified contingency (e.g., death).

It is a term Insurance policy with premium payable on maturity.

Sum Insured Limit of an insurance company's liability under a particular insurance policy.

Surrender Value The value payable to the policy holder in the event of his deciding to terminate the policy before the maturity of the policy.

Term Insurance The Insurance that provides protection only for a specified period of time.

PRODUCT COMPENDIUM

TERM INSURANCE POLICY

1. Product Name	AMAR SURAKSHA	
Company Name	AVIVA LIFE	
Key Benefits		
Death	100% OF SUM ASSURED	
Maturity	TOTAL PREMIUM PAID	
Additional Benefits	NONE	
Surrender Value	Premium is returned after 3 Years	
Availability of Loan	NO	
Eligibility		
Entry Age	Minimum	18
	Maximum	45
Product Features		
Sum Assured	Minimum	20000
	Maximum	100000
Term of Policy	Minimum	5 Years
	Maximum	20 Years
Amount of Premium		
	Minimum	Rs.500
	Maximum	Varies
Premium Paying Method	Half Yearly, Yearly	
Exclusions	Suicide	

It is a pure term Insurance policy with no benefits payable on maturity. In this policy, there is a flexibility to pay either in single premium or in regular premium.

2. Product Name **GRAMEEN SURAKSHA**

Company Name	AVIVA LIFE	
Key Benefits		
Death	100% OF SUM ASSURED	
Maturity	TOTAL PREMIUM PAID	
Surrender Value	Available	
Availability of Loan	No	
Eligibility		
Entry Age	Minimum	18
	Maximum	45
Product Features		
Sum Assured	Minimum	5000
	Maximum	50000
Term of Policy	Minimum	5 Years
	Maximum	10 Years
Amount of Premium		
	Minimum	1800
	Maximum	3250
Premium Paying Method	Yearly	
Exclusions	Suicide	

It is a term Insurance policy with total premium paid back on maturity. In this policy, only two yearly premiums are to be paid. This policy covers people up to the age of 55 Years only. This acts as a barrier in this policy.

3. Product Name **JANA SURAKSHA**

Company Name **AVIVA LIFE**

Key Benefits		
Death		100% OF SUM ASSURED
Maturity		No benefits Payable
Additional Benefits		Accident Rider
Surrender Value		None
Availability of Loan		No
Eligibility		
Entry Age	Minimum	18
	Maximum	45
Product Features		
Sum Assured	Minimum	20000
	Maximum	50000
Term of Policy	Minimum	5 Years
	Maximum	10 Years
Amount of Premium		
	Minimum	140
	Maximum	480
Premium Paying Method		Monthly, Quarterly, Half Yearly Yearly
Exclusions		Suicide

4. Product Name **SARAL SURAKSHA**

Company Name **BAJAJ ALIANSZ LIFE**

Key Benefits		
Death		100% OF SUM ASSURED
Maturity		Total Premium Paid
Additional Benefits		Accident Rider
Surrender Value		Minimum 30% of Total Premium paid
Availability of Loan		No
Eligibility		
Entry Age	Minimum	18
	Maximum	60
Product Features		
Sum Assured	Minimum	10000
	Maximum	50000
Term of Policy	Minimum	10 Years
	Maximum	10 Years
Amount of Premium		
	Minimum	306
	Maximum	5324
Premium Paying Method		Monthly, Quarterly, Half Yearly, Yearly
Exclusions		Suicide

5. Product Name **SWAYAM SHAKTI SURAKSHA**

Company Name **BAJAJ ALIANSZ LIFE**

It is a term Insurance policy with only premium without any benefit is paid back on maturity. In this policy, there is an option to take accident rider along with the main policy. This policy has good coverage in terms of age.

Key Benefits		
Death		100% OF SUM ASSURED
Maturity		Total Premium Paid
Additional Benefits		None
Surrender Value		70% of Total Premium paid
Availability of Loan		Yes
Eligibility		
Entry Age	Minimum	18
	Maximum	65
Product Features		
Sum Assured	Minimum	2500(Per Member)
	Maximum	
Term of Policy	Minimum	5 Years
	Maximum	5 Years
Amount of Premium		
	Minimum	500
	Maximum	Varies
Premium Paying Method		Monthly, Quarterly, Half Yearly, Yearly
Exclusions		Suicide

It is a group based term Insurance policy with surrender and maturity benefits payable. As it is a group Insurance policy, the minimum number of people in the group should be 50.

6. Product Name **BIMA KAVACH**
Company Name **BIRLA SUN LIFE**

Key Benefits		
Death		100% OF SUM ASSURED
Maturity		110% of Total Premium
Additional Benefits		None
Surrender Value		104-108% of Premium
Availability of Loan		No
Eligibility		
Entry Age	Minimum	18
	Maximum	50
Product Features		
Sum Assured	Minimum	5000
	Maximum	20000
Term of Policy	Minimum	3 Years
	Maximum	3 Years
Amount of Premium		
	Minimum	50
	Maximum	200
Premium Paying Method		Single Premium
Exclusions		Suicide

It is a term Insurance policy with best in the industry return on maturity and surrender on such low premium product. Besides this, there is an any time surrender facility in the product In case of suicidal death, the premium is returned back.

7. Product Name **BIMA SURAKSHA SUPER**
Company Name **BIRLA SUN LIFE**

Key Benefits		
Death		100% OF SUM ASSURED
Maturity		None
Additional Benefits		Accident Rider
Surrender Value		No
Availability of Loan		No
Eligibility		
Entry Age	Minimum	18
	Maximum	60
Product Features		
Sum Assured	Minimum	5000
	Maximum	50000
Term of Policy	Minimum	5 Years
	Maximum	15 Years
Amount of Premium		
	Minimum	150
	Maximum	1425
Premium Paying Method		Monthly, Quarterly, Half Yearly, Yearly
Exclusions		Suicide

It is a pure term Insurance policy with no benefits payable on maturity. This policy

gives insurance coverage to the people only up to the age of 60 years. And the premium is to be paid on yearly basis for the whole term of policy.

8. Product Name **BIMA DHAN SANCHAY**

Company Name **BIRLA SUN LIFE**

Key Benefits		
Death		100% OF SUM ASSURED
Maturity		Total Premium Paid
Additional Benefits		Accident Rider
Surrender Value		20-90% of Premium Paid
Availability of Loan		No
Eligibility		
Entry Age	Minimum	18
	Maximum	60
Product Features		
Sum Assured	Minimum	5000
	Maximum	50000
Term of Policy	Minimum	5 Years
	Maximum	15 Years
Amount of Premium		
	Minimum	275
	Maximum	3275
Premium Paying Method		Monthly, Quarterly, Half Yearly, Yearly
Exclusions		Suicide

It is a term Insurance policy with total premium is paid back on maturity. This policy gives insurance coverage to the people up to the age of 75 years. In this policy a grace period of 180 days is given to pay the due installments.

9. Product Name **SARV JANA SURAKSHA**

Company Name **ICICI PRUDENTIAL**

Key Benefits		
Death		100% OF SUM ASSURED
Maturity		No Maturity Benefit
Additional Benefits		None
Surrender Value		None
Availability of Loan		No
Eligibility		
Entry Age	Minimum	18
	Maximum	55
Product Features		
Sum Assured	Minimum	5000
	Maximum	50000
Term of Policy		5 Years
Amount of Premium		
	Minimum	50
	Maximum	500
Premium Paying Method		Yearly
Exclusions		Suicide

It is a Single premium term Insurance policy with maturity and surrender value benefits. This policy gives insurance coverage to the people only up to the age of 55 years. But the Sum assured is very low in the product

10. Product Name **GRAMIN BIMA MITR YOJANA**

Company Name **HDFC STANDARD LIFE**

Key Benefits		
Death		100% OF SUM ASSURED
Maturity		150% of Premium
Additional Benefits		No
Surrender Value		100-130% of Premium
Availability of Loan		No
Eligibility		
Entry Age	Minimum	18
	Maximum	50
Product Features		
Sum Assured		5000
Term of Policy	3 Years	
Amount of Premium		
	Minimum	500
	Maximum	500
Premium Paying Method		Single Premium
Exclusions		None

It is a Single premium term Insurance policy with maturity and surrender value benefits. This policy gives insurance coverage to the people only up to the age of 53 years. But the Sum assured is very low in the product

11. Product Name **BIMA BACHAT YOJANA**

Company Name **HDFC STANDARD LIFE**

Key Benefits		
Death		100% OF SUM ASSURED
Maturity		200% of Premium
Additional Benefits		No
Surrender Value		100-170% of Premium
Availability of Loan		No
Eligibility		
Entry Age	Minimum	18
	Maximum	50
Product Features		
Sum Assured		5000
Term of Policy		5 Years
Amount of Premium		500
Premium Paying Method		Single Premium
Exclusions		None

12. Product Name **DEVELOPMENT INSURANCE PLAN**

Company Name **HDFC STANDARD LIFE**

Key Benefits		
Death		100% OF SUM ASSURED
Maturity		None
Additional Benefits		200% of Sum Assured in case of Accidental death.
Surrender Value		None
Availability of Loan		No
Eligibility		
Entry Age	Minimum	18
	Maximum	50
Product Features		
Sum Assured		10000
Term of Policy		1 Year
Amount of Premium		
	Minimum	25
Premium Paying Method		Yearly
Exclusions		Suicide

It is a pure term Insurance policy with no maturity and surrender value benefits. This policy gives an additional benefit in case of accidental death. And the premium of this policy is very low in comparison to other products.

13. Product Name **MICROSURANCE**

Company Name **IDBI FORTIS LIFE**

Key Benefits

Death		100% OF SUM ASSURED
Maturity		150% of Total Premium
Additional Benefits		Accidental Rider
Surrender Value		None
Availability of Loan		No
Eligibility		
Entry Age	Minimum	18
	Maximum	60
Product Features		
Sum Assured	Minimum	5000
	Maximum	50000
Term of Policy		5 Years
Amount of Premium		Varies
Premium Paying Method		Monthly, Quarterly, Half-Yearly, Yearly
Exclusions		Suicide

It is a group based term Insurance policy with maturity benefits but no surrender value. This policy gives an additional benefit of accident rider. But, in this policy the grace period is only of 15 days.

14. Product Name

RURAL TERM PLAN

Company Name

AEGON RELIGARE LIFE

Key Benefits

Death		100% of Sum Assured
Maturity		110% of Premium
Additional Benefits		None
Surrender Value		100-109%of premium
Availability of Loan		No
Eligibility		
Entry Age	Minimum	18
	Maximum	55
Product Features		
Sum Assured	Minimum	10000
	Maximum	50000
Term of Policy		5 Years
Amount of Premium	Minimum	100
	Maximum	500
Premium Paying Method		Single Premium
Exclusions		Suicide

It is a term Insurance policy with maturity benefits as well as surrender value. This policy has an additional feature of changing the sum assured during the policy term.

15. Product Name

BACHAT KAVACH

Company Name STAR UNION DAICHI LIFE

Key Benefits

Death	100% of Sum Assured
Maturity	None
Additional Benefits	None
Surrender Value	None
Availability of Loan	No

Eligibility

Entry Age	Minimum	16
	Maximum	64

Product Features

Sum Assured	Minimum	1000(Per Member)
Term of Policy	Minimum	1 Year
Amount of Premium		Varies
Premium Paying Method		Half-Yearly, Yearly
Exclusions		Suicide

It is a group based pure term Insurance policy with no maturity benefits or surrender value. It is an annual policy with the option of renewal every year.

16. Product Name PARASPAR SURAKSHA

Company Name STAR UNION DAICHI LIFE

Key Benefits

Death	100% Of Sum Assured
Maturity	None
Additional Benefits	None
Surrender Value	Yes
Availability of Loan	No

Eligibility

Entry Age	Minimum	18
	Maximum	50

Product Features

Sum Assured	Minimum	5000
	Maximum	50000

Term of Policy

Amount of Premium	Minimum	33.50
	Maximum	335

Premium Paying Method	Yearly
Exclusions	Suicide

It is a pure term Insurance policy with no maturity benefits or surrender value. It is a low premium policy with annual premium being as low as Rs. 33.50

17. Product Name GROUP SAVINGS LINKED INSURANCE POLICY

Company Name STAR UNION DAICHI LIFE

Key Benefits

Death		100% Of Sum Assured
Maturity		Total Premium Paid
Additional Benefits		None
Surrender Value		Total Premium Paid
Availability of Loan		No
Eligibility		
Entry Age	Minimum	18
	Maximum	60
Product Features		
Sum Assured	Minimum	50000(Per Group)
	Maximum	No Limit
Term of Policy		1 Year
Amount of Premium		
	Minimum	1200
	Maximum	No Limit
Premium Paying Method		Yearly
Exclusions		Suicide

It is a group based term Insurance policy with maturity benefits and surrender value. It is an annual policy with the option of renewal every year. Only groups having more than 50 members are eligible for this policy.

18. Product Name

JAN KALYAN

Company Name

SAHARA INDIA LIFE

Key Benefits

Death		100% Of Sum Assured
Maturity		None
Additional Benefits		200% of Sum Assured in Accidental Death
Surrender Value		No
Availability of Loan		No
Eligibility		
Entry Age	Minimum	18
	Maximum	50
Product Features		
Sum Assured	Minimum	10000
	Maximum	25000
Term of Policy	Minimum	1 Year
	Maximum	1 Year
Amount of Premium		
	Minimum	100
	Maximum	250
Premium Paying Method		Yearly
Exclusions		Suicide

It is a group based pure term Insurance policy with no maturity benefits or surrender value. This policy provides a double coverage in case of accidental death.

19. Product Name

NAVKALYAN YOJANA

Company Name

TATA AIG LIFE

Key Benefits

Death		100% Of Sum Assured
Maturity		None
Additional Benefits		Accident Rider
Surrender Value		No
Availability of Loan		No
Eligibility		
Entry Age	Minimum	18
	Maximum	60
Product Features		
Sum Assured	Minimum	5000
	Maximum	50000
Term of Policy	Minimum	5 Year
	Maximum	5 Year
Amount of Premium		
	Minimum	58
	Maximum	2440
Premium Paying Method		Monthly, Quarterly, Half-Yearly, Yearly
Exclusions		Suicide

It is a group based term Insurance policy with maturity benefits and surrender value with no maturity benefits or surrender value. This policy comes with an additional feature of accident rider benefits

20. Product Name

SAMPOORN BIMA YOJANA

Company Name

TATA AIG LIFE

Key Benefits

Death		100% Of Sum Assured
Maturity		Total Premium Paid
Additional Benefits		Accident Rider
Surrender Value		30% of Premium Paid
Availability of Loan		No
Eligibility		
Entry Age	Minimum	18
	Maximum	60
Product Features		
Sum Assured	Minimum	5000
	Maximum	50000
Term of Policy	Minimum	15 Years
	Maximum	15 Years
Amount of Premium		
	Minimum	129
	Maximum	4955
Premium Paying Method		Monthly, Quarterly, Half-Yearly, Yearly
Exclusions		Suicide

It is a term Insurance policy with maturity benefits and surrender value. In this policy, premium is paid for 10 years and the coverage is for 15 years.

21. Product Name

GRAMEEN SHAKTI

Company Name

SBI LIFE

Key Benefits		
Death		100% Of Sum Assured
Maturity		50-100% of Premium Paid
Additional Benefits		None
Surrender Value		35-65% of Premium Paid
Availability of Loan		No
Eligibility		
Entry Age	Minimum	18
	Maximum	50
Product Features		
Sum Assured	Minimum	5000
	Maximum	50000
Term of Policy	Minimum	5 Year
	Maximum	10 Years
Amount of Premium		
	Minimum	Varies
	Maximum	Varies
Premium Paying Method		Yearly
Exclusions		Suicide

22. Product Name **GRAMEEN SUPER SURAKSHA**

Company Name **SBI LIFE**

Key Benefits		
Death		100% Of Sum Assured
Maturity		None
Additional Benefits		None
Surrender Value		None
Availability of Loan		No
Eligibility		
Entry Age	Minimum	18
	Maximum	50
Product Features		
Sum Assured	Minimum	30 times of Single Premium or
	Maximum	150 times of Yearly Premium
Term of Policy	Minimum	5 Year
	Maximum	5 Year
Amount of Premium		
	Minimum	Varies
	Maximum	Varies
Premium Paying Method		Single Premium, Yearly Premium
Exclusions		Suicide

It is a group based pure term Insurance policy with no maturity benefits or surrender value.

23. Product Name **JANSHREE BIMA YOJANA**

PANNADHAY JEEVAN AMRIT YOJANA

Company Name	LIC OF INDIA	
Key Benefits		
Death	100% of Sum Assured 250% of Sum Assured in case of Accidental Death	
Maturity	None	
Additional Benefits	Total disability: Rs. 75000/- Partial disability: Rs. 37500/-	
Surrender Value	None	
Availability of Loan	No	
Eligibility		
Entry Age	Minimum	18
	Maximum	59
Product Features		
Sum Assured	Minimum	30000
	Maximum	30000
Term of Policy	Minimum	1 Year
	Maximum	1 Year
Amount of Premium		
	Minimum	200
	Maximum	200
Premium Paying Method	Single Premium	
Exclusions	Suicide	

It is a group based pure term Insurance policy with no maturity benefits or surrender value. But certain additional benefits are available in this policy such as accident coverage without any additional premium. Educational scholarship of Rs.300 per quarter available for children studying IX to XII std. For a maximum of 2 children under 'Shiksha Sahayag Yojana. Besides this, the government also pays a subsidy of 50% on the premium payable.

ENDOWEMENT POLICY

24. Product Name **GRAMIN BIMA YOJANA**

Company Name	KOTAK MAHINDRA LIFE
Key Benefits	
Death	100% OF SINGLE PREMIUM in the 1st 2 Years 500% OF SINGLE PREMIUM after 2nd Year
Maturity	150% OF SINGLE PREMIUM
Additional Benefits	None
Surrender Value	80-135% of SINGLE Premium
Availability of Loan	No
Eligibility	
Entry Age	
Minimum	18
Maximum	45
Product Features	
Sum Assured	
Minimum	100% of Single Premium
Maximum	500% of Single Premium
Term of Policy	
Minimum	15 Year
Maximum	25 Year
Amount of Premium	
Minimum	200
Maximum	20000
Premium Paying Method	Single Premium
Exclusions	Suicide

This is like a fixed deposit along with Insurance coverage.

25. Product Name **ALP NIVESH YOJANA**

Company Name	BAJAJ ALLIANZ LIFE
Key Benefits	
Death	SUM ASSURED+Bonus
Maturity	SUM ASSURED+Bonus
Additional Benefits	Accident Rider
Surrender Value	Minimum 30 % of Total Premium
Availability of Loan	No
Entry Age	
Minimum	18
Maximum	60
Product Features	
Sum Assured	
Minimum	5000
Maximum	30000
Term of Policy	
Minimum	10 Year
Maximum	15 Year
Amount of Premium	
Minimum	293
Maximum	3364
Premium Paying Method	Monthly, Quarterly, Half-Yearly, Yearly
Exclusions	Suicide

It is an endowment policy which pays bonus each year. This policy comes with an additional feature of accident rider benefits

26. Product Name **JANA VIKAS YOJANA**

Company Name	BAJAJ ALLIANZ LIFE
Key Benefits	
Death	100% of Sum Assured
Maturity	125% of Single Premium
Additional Benefits	None
Surrender Value	Minimum 55 % of Total Premium
Availability of Loan	No
Eligibility	
Entry Age	
Minimum	18
Maximum	60
Product Features	
Sum Assured	
Minimum	10000
Maximum	50000
Term of Policy	
Minimum	10 Year
Maximum	15 Year
Amount of Premium	
Minimum	1638
Maximum	30880
Premium Paying Method	Single Premium
Exclusions	Suicide

It is an endowment policy the feature of fixed deposit scheme as well as Insurance plan.

27. Product Name	MET VISHWAS
Company Name	METLIFE INDIA

This is like a fixed deposit along with Insurance coverage.

Key Benefits	
Death	100% of Sum Assured
Maturity	110% OF SINGLE PREMIUM for 5 Year Policy 125% OF SINGLE PREMIUM for 10 Year Policy
Additional Benefits	None
Surrender Value	60-120% of SINGLE Premium
Availability of Loan	No
Eligibility	
Entry Age	
Minimum	18
Maximum	60
Product Features	
Sum Assured	
Minimum	5000
Maximum	50000
Term of Policy	
Minimum	5 Year
Maximum	10 Year
Amount of Premium	
Minimum	1127
Maximum	Varies
Premium Paying Method	Single Premium
Exclusions	Suicide

28. Product Name	MET SUVIDHA RURAL
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30. Product Name **SUMANGAL BIMA YOAJANA**

Company Name **TATA AIG LIFE**

Key Benefits

Death 100% of SUM ASSURED
Maturity 60% of total Premium Paid
Additional Benefits Accident Rider
Surrender Value 40-92% of Premium paid
Availability of Loan No

Eligibility

Entry Age **Minimum** 18
Maximum 60

Product Features

Sum Assured **Minimum** 5000
Maximum 30000
Term of Policy **Minimum** 15 Year
Maximum 15 Year

Amount of Premium

Minimum 356
Maximum 4782

Premium Paying Method Yearly
Exclusions Suicide

It is a low premium moneyback endowment policy which pays bonus in 6th,9th,12th year. In this policy, if two full year premium has been paid, the cover will prevail for period of 2 years from the date of 1st unpaid premium.

31. Product Name **JEEVAN MADHUR**

Company Name **LIC OF INDIA**

Key Benefits

Death 100% of Sum Assured
Maturity 150% of Total Premium
Additional Benefits 200% of Sum Assured in case of Accidental death
Surrender Value 30 % of Total Premium
Availability of Loan No

Eligibility

Entry Age **Minimum** 18
Maximum 60

Product Features

Sum Assured **Minimum** 5000
Maximum 30000
Term of Policy **Minimum** 5 Year
Maximum 15 Year

Amount of Premium

Minimum Rs.100 (Monthly)
Maximum Rs.500 (Monthly)

Premium Paying Method Monthly, Quarterly, Half-Yearly, Yearly
Exclusions Suicide

It is a low premium endowment policy with accidental coverage. In this policy, if two full year premium has been paid, the cover will prevail for period of 2 years from the date of 1st unpaid premium.

32. Product Name	MAX VIJAY RAJAT
Company Name	MAX NEW YORK LIFE
Key Benefits	
Death	Sum Assured+ Premium Paid
Maturity	Total Premium Paid
Additional Benefits	200% of S.A+ Premium Paid in case of Accidental Death
Surrender Value	85-92.5% of Total Premium Paid after 3 Years.
Availability of Loan	Yes
Eligibility	
Entry Age	
Minimum	10
Maximum	50
Product Features	
Sum Assured	
Minimum	5000
Maximum	50000
Term of Policy	
Minimum	10 Year
Maximum	10 Year
Amount of Premium	
Minimum	1000
Maximum	Varies
Premium Paying Method	Yearly
Exclusions	Suicide

33. Product Name	MAX VIJAY SWARNA
Company Name	MAX NEW YORK LIFE
Key Benefits	
Death	Sum Assured+ Premium Paid
Maturity	Total Premium Paid
Additional Benefits	200% of S.A+ Premium Paid in case of Accidental Death
Surrender Value	85-92.5% of Total Premium Paid after 3 Years.
Availability of Loan	Yes
Eligibility	
Entry Age	
Minimum	10
Maximum	50
Product Features	
Sum Assured	
Minimum	7500
Maximum	75000
Term of Policy	
Minimum	10 Year
Maximum	10 Year
Amount of Premium	
Minimum	1500
Maximum	Varies
Premium Paying Method	Yearly
Exclusions	Suicide

34. Product Name	MAX VIJAY HEERA
Company Name	MAX NEW YORK LIFE
Key Benefits	
Death	Sum Assured+ Premium Paid
Maturity	Total Premium Paid
Additional Benefits	200% of S.A+ Premium Paid in case of Accidental Death
Surrender Value	85-92.5% of Total Premium Paid after 3 Years.
Availability of Loan	Yes
Eligibility	
Entry Age	
Minimum	10
Maximum	50
Product Features	
Sum Assured	
Minimum	12500
Maximum	100000
Term of Policy	
Minimum	10 Year
Maximum	10 Year
Amount of Premium	
Minimum	2500
Maximum	Varies
Premium Paying Method	Yearly
Exclusions	Suicide

HEALTH/ACCIDENT INSURANCE

Gramin Accident Policy

Coverage

Any Individual aged between 10 -70.

Sum Insured

Minimum Sum insured – Rs.5000

Premium

Minimum Premium - Rs.15

Risks Covered

- a) Death
- b) Permanent total disablement
- c) Total and irrecoverable loss of use of limb
- d) Loss of eye sight due to accidental injury.

Benefits

In the event of accidental injury, it provides compensation as follows-

- a) Death or permanent total disablement - 100% of sum insured.
- b) Loss of two limbs or two eyes or one limb and one eye - 100% of sum insured.
- c) Loss of one limb or one eye - 50% of sum insured.

Exclusions

- a) No compensation is payable for any disablement that exists at the time of taking the policy.
- b) No payment will be made in excess of the sum insured for each individual.
- c) Intentional self-injury
- d) Suicide or attempted suicide
- e) Whilst under the influence of intoxicating liquor or drug
- f) Whilst racing on wheels
- g) Hunting
- h) Big game shooting
- i) Mountaineering or whilst engaged in winter sports or resulting from the insured committing any breach of law with criminal intent.
- j) War and nuclear perils

This accident insurance policy is being offered by United India Insurance and New India Assurance at a nominal premium Of Rs.15 per Year.

Janata Personal Accident Policy

Coverage

Any Individual aged between 10 -70.

Sum Insured

Sum insured - Rs.25, 000/- to Rs.1, 00,000/-

Premium

Premium range - Rs.15 to Rs.240

Risks Covered

Accident resulting in,
Death
Permanent total disablement
Total and irrecoverable loss of use of limb
Loss of eye sight

Benefits

In the event of accidental injury, it provides compensation as follows-

- a) Death or permanent total disablement - 100% of sum insured.
- b) Loss of two limbs or two eyes or one limb and one eye - 100% of sum insured.
- c) Loss of one limb or one eye - 50% of sum insured.

Exclusions

- a) No compensation is payable for any disablement that exists at the time of taking the policy. No payment will be made in excess of the sum insured for each individual.
Intentional self-injury
- b) Suicide or attempted suicide
- c) Whilst under the influence of intoxicating liquor or drug
- d) Whilst racing on wheels
- e) Hunting
- f) Big game shooting
- g) Mountaineering or whilst engaged in winter sports or resulting from the insured committing any breach of law with criminal intent.
- h) War and nuclear perils.

This accident insurance policy is being offered by United India Insurance, New India Assurance and oriental Insurance.

Jan Arogya Bima Policy

Coverage

Any Individual aged between 5 -70. Children between 3 months and 5 years can be covered provided one or both parents are covered concurrently.

Risk Covered

Hospitalisation/Domiciliary hospitalisation expenses incurred for medical or surgical treatment for illness/disease (contracted after 30 days from commencement of risk) and injury.

Benefits

Reimbursement of hospitalization/domiciliary hospitalization expenses incurred by an insured person for treatment of illness/disease/injury as an in patient in a Nursing Home. The limit of liability under the policy per year per person is Rs.5, 000/-.

Premium

Premium- Rs.70 to Rs.380

Exclusions

- a) Any disease contracted within 30 days from commencement of risk.
- b) Injury/disease caused by war perils/nuclear perils
- c) Circumcision
- d) Routine eye examination
- e) Dental treatments/surgery of any kind unless requires hospitalisation.
- f) Convalescence/general disability/run down condition or rest cure etc.
- g) Expenses on vitamins and tonics
- h) Treatments arising from or traceable to pregnancy/child birth inclusion of caesarian section.

This is a medi claim health Insurance policy with the option of full family coverage. This product is being offered by United India Insurance and New India Assurance.

GRAMIN SUSWASTHYA BIMA YOJANA

Coverage

This Policy covers people between the age of 3 months to 60 years. This Policy also gives full family cover wherein Family means earning head, spouse and up to maximum of three dependent children.

Risks Covered

Hospitalization Reimbursement
Personal Accident Cover (Head of Family/Spouse)
Maternity Expenses
Out Patient Charges

Benefits

The policy provides reimbursement of hospitalization expenses up to Rs.25, 000/- to an individual /family subject to the following sub limits:

- A. Maternity Normal Delivery: Rs.1,000
- B. Maternity Caesarean Delivery: Rs.3,500
- C. OPD Expenditure up to Rs.3,000 in case of accident.
- D. Total expenses incurred for any one illness upto Rs. 15,000/-

Personal Accident Cover

Coverage for Death of the Earning Head of the family or his wife due to accident: Rs. 25,000/-.

Premium

Premium-Rs.300 to Rs.480

Floater Basis

The benefit of family will operate on floater basis i.e. the total reimbursement of Rs.25, 000/- can be availed of individually or collectively by members of the family.

Exclusions

- a) Corrective, cosmetic or aesthetic dental surgery or treatment.
- b) Cost of spectacles, contact lens and hearing aid.
- c) Vaccination, inoculation, change of life or cosmetic treatment or surgery HIV, AIDS, Sterility, Venereal Disease, Intentional Self injury, use of Intoxicating Drugs/ Alcohol.
- d) Primarily diagnostic expenses not related to sickness/ injury

This is a medi claim health Insurance policy with the option of full family coverage and personal accident cover by the head of the family. This product is being offered by National Insurance Company.

SWASTHYA BIMA POLICY

Coverage

Health Insurance Policy for members of SHGs and Credit Linked Groups

Risks Covered

Hospitalization Reimbursement
Transportation
Meals

Benefits

The policy provides reimbursement of hospitalization expenses up to Rs.10, 000/- to an individual

Besides this, Reimbursement of the cost of transportation of Insured to hospital upto Rs.200/- during policy period

Reimbursement of the cost of meal for the insured patient not exceeding Rs.30/- per day of hospitalization and not exceeding Rs.150/- during policy period

Premium

This policy comes with a premium of Rs.120

Exclusions

- a) Corrective, cosmetic or aesthetic dental surgery or treatment.
- b) Cost of spectacles, contact lens and hearing aid.
- c) Vaccination, inoculation, change of life or cosmetic treatment or surgery HIV, AIDS, Sterility, Venereal Disease, Intentional Self injury, use of Intoxicating Drugs/ Alcohol.
- d) Primarily diagnostic expenses not related to sickness/ injury.

This is a medi claim health Insurance policy only for the member of SHG and credit linked group being offered by United India Insurance and Oriental Insurance

Universal Health Insurance Scheme

Coverage

This Policy covers people between the age of 3 months to 70 years. This Policy also gives full family cover wherein Family means earning head, spouse and up to maximum of three dependent children. Dependent parents can also be included.

Risks Covered

Hospitalization
Personal Accident Cover (Head of Family)
Disability Cover (Head of Family)

Benefits

The policy provides reimbursement of hospitalization expenses upto Rs.30,000/- to an individual /family subject to the following sublimits:

- A. (i) Room, Boarding expenses upto Rs.150/- per day
(ii) If admitted in ICU upto Rs.300/- per day
- B. Surgeon, Anaesthetist, Consultant, specialists fees, Nursing expenses upto Rs.4,500/- per illness/ injury
- C. Anaesthesia, Blood, Oxygen, OT charges, Medicines, Diagnostic material & X-Ray, Dialysis, Radiotherapy, Chemotherapy, Cost of pacemaker, Artificial limb, etc upto Rs. 4,500/- per illness/ injury
- D. Total expenses incurred for any one illness upto Rs. 15,000/-

Personal Accident Cover

Coverage for Death of the Earning Head of the family (as named in the schedule) due to accident: Rs. 25,000/-.

Disability Cover

If the earning head of the family is hospitalized due to an accident / illness a compensation of Rs.50/- per day will be paid per day of hospitalization up to a maximum of 15 days after a waiting period of 3 days.

Floater Basis

The benefit of family will operate on floater basis i.e. the total reimbursement of Rs. 30,000/- can be availed of individually or collectively by members of the family.

This is a medi claim health Insurance policy United India Insurance, New India Assurance and Oriental Insurance. Under this policy, the government also provides subsidy to the BPL family.

Premium

- a) For an individual Rs. 365/- per annum
- b) For a family upto 5 (including the first 3 children) Rs. 548/- per annum
- c) For a family upto 7 (including the first 3 children and dependent parents) Rs. 730/- per annum

Premium Subsidy For BPL Families

For families below the poverty line the Government will provide a premium subsidy of Rs.200 to Rs.400 per family.

Exclusions

- a) Corrective, cosmetic or aesthetic dental surgery or treatment.
- b) Cost of spectacles, contact lens and hearing aid.
- c) Vaccination, inoculation, change of life or cosmetic treatment or surgery HIV, AIDS, Sterility, Venereal Disease, Intentional Self injury, use of Intoxicating Drugs/ Alcohol.
- d) Primarily diagnostic expenses not related to sickness/ injury

LIVESTOCK INSURANCE

Cattle & Livestock Insurance

Coverage

All indigenous/cross breed/exotic animals in the prescribed age groups duly fixing the value and certifying the health of the proposed animal by a qualified Veterinary Doctor.

Risks Covered

- a) Death due to accidents including fire, lightning, flood and cyclone or disease contracted or occurred during the currency of the policy period.
- b) Permanent Total Disability due to total incapacity to conceive or yield milk by paying extra premium.

Premium

This policy comes with a premium of 5% of Sum Assured

Benefits

Sum insured or market value prior to illness subject to production of following documents.

- a) Duly completed claim form.
- b) Death certificate from a qualified veterinary surgeon.
- c) Policy / Certificate.
- d) Ear tag.

Exclusions

The policy does not cover the following:

- a) Malicious or willful misconduct or neglect, over loading, unskilled treatment or use of the animal for the purpose other than stated in the policy without the consent of the company in writing.
- b) Accidents occurred or diseases contracted prior to commencement of risk.
- c) Intentional slaughter.
- d) Transport by air / sea and road beyond 80 kms.
- e) Theft / clandestine sale, missing of insured animal.
- f) Partial disablement of any type.
- g) War perils.
- h) Nuclear perils
- i) Consequential loss
- j) Death of animals due to disease within 15 days from the inception of policy.
- k) PTD – To conceive or yield milk or total milk --- for breeding

This livestock insurance policy is being offered by United India Insurance, New India Assurance and oriental Insurance.

Poultry Insurance

Coverage

Layer birds and hatchery birds in a poultry farm in the age group of 1 day old to 72 weeks and broilers in the age group of 1 day to 8 weeks.
Ducks and Quails are also insured under the policy.

Risks Covered

Indemnity against death of birds due to accidents including fire, lightning, flood, cyclone, strike, riot, civil commotion, terrorism, earthquake and disease contracted or occurred during the policy period.

Benefits

80% of the value of the bird at the time of loss as per stage wise valuation table attached to the policy.

Premium

This policy comes with a premium of 1.2% to 5% of Sum Assured

Exclusions

The policy will not pay for the losses caused by the following:

- a) Malicious / wilful misconduct / negligence.
- b) Transit by any mode of transfer.
- c) Improper management.
- d) Theft and clandestine sale of birds.
- e) Intentional slaughter of birds.
- f) Consequential loss
- g) War and nuclear perils.
- h) Mareks, Ranikhet, Foul Pox and infectious bronchitis unless birds are successfully protected against them.
- i) Loss of production, mall nutrition, under growth, cannibalism, loss due to huddling and piling of birds

This livestock insurance policy is being offered by United India Insurance and oriental Insurance.

AGRICULTURE INSURANCE

Pump set Insurance

Coverage

All kinds of pump sets like centrifugal, jet and submersible (both electrical and diesel) up to 30 HP of approved makes.

Risks Covered

- a) Fire and lightning
- b) Theft/burglary
- c) Mechanical/Electrical breakdown
- d) Terrorism
- e) Flood

Premium

This policy comes with a premium of Rs.40 to Rs.140 per annum

Benefits

For total loss of sum insured or market value prior to loss whichever is less is payable .
For replace parts, depreciation is chargeable in the event of electrical / mechanical breakdown losses.

The rewinding charges are reimbursable subject to maximum limits specified in the policy.

Exclusions

- a) Normal wear and tear, gradual deterioration due to atmospheric condition or otherwise.
- b) Wilful or gross negligence of insured or his representative.
- c) Faults existing at the time of commencement of insurance known to insured or his representative.
- d) Loss or damage for which manufacturers or suppliers are responsible either by law or under contract.
- e) Cost of dismantling, transport, re-erection.
- f) War and nuclear perils.

-

*This insurance policy is
being offered by United
India Insurance and
oriental Insurance.*

Plantation Insurance

Coverage

Trees/plants/shoot/vegetative part only for crop duration or 12 months whichever is shorter.

Risks Covered

Coverage and indemnity to insured to the extent of loss or damage to the crop by operation of any one of the following perils –

- a) Fire including forest fire and bush fire.
- b) Lightning
- c) Riot, strike, acts of terrorism
- d) Storm, hailstorm, cyclone, hurricane, flood and inundation.

Premium

1.2 to 5.5% of Sum Assured

Benefits

The input costs or recurring expenses incurred for raising the crop (establishment and maintenance) upto the date of the loss. Limits of indemnity on input cost basis are fixed at each stage of the crop. Claims are subject to Franchise and Excess deductibles.

Exclusions

The policy excludes to pay for loss or damage to crop arising due to theft, malicious damage, negligence, natural mortality, war perils, nuclear perils, insects, pests and diseases, drought, earthquake, climatic variations, water logging, inconsequential losses, damage to structures capital items, irrigation systems, agricultural implements, harvested produce.

*This insurance policy is
being offered by United
India Insurance and
oriental Insurance.*

OTHER INSURANCE POLICIES

Animal Driven cart / Tonga Policy

Coverage

- a) Cart / Tonga that is pulled by the animal
- b) Animal used for pulling the said Cart / Tonga such as He-buffaloes, Bullocks, horse, Mule, Donkey and Camel as the case may be.

Premium

This policy comes with a premium of 2 % of Sum Assured

Risks Covered

SECTION I

Death / PTD of animal and loss or damage to cart / tonga and its accessories by:-

- a. Accidental external means
- b. Fire, explosion, lightning, flood , cyclones, earthquake, burglary, house breaking
- c. Riot, strike, Malicious act, terrorism
- d. While in transit by rail, road inland waterways

If the animal is to be covered against disease also, cover, exclusions and conditions will apply as per cattle policy

Cover can be extended for the cart against loss/damage by Theft risk.

SECTION II

Third Party Liability arising out of accidents

- a. Personal injury (fatal and non-fatal)
- b. Property damage

SECTION III

Personal Accident cover to Driver

Benefits

SECTION I

A. CART

1. In case of damage, actual expenses of repair subject to deduction towards depreciation and under-insurance
2. Damage to hard or pneumatic rubber tyres payable up to 50% only when the same are damaged along with cart.
3. In case of total loss 75 % of sum insured or market value whichever is less Item 1 & 2 subject to an excess of Rs. 100/- or Rs. 200/- per Cart/Tonga respectively

*This insurance policy is
being offered by United
India Insurance and
oriental Insurance.*

B. ANIMAL

1. Sum insured or market value whichever is less in case of death
2. 75 % of Sum insured or market value whichever is less in case of PTD

SECTION II

1. Legal Liability up to a limit of Rs. 10,000/- during any one year
2. Litigation expenses incurred with the consent of the Insurer to contest any third party claim preferred.

SECTION III

Personal accident to driver. Injury / death, directly caused by accident

- A. 1. Death Rs. 6,000/-
2. Loss of sight of both eyes or loss of two limbs or one eye and one limb – Rs. 6,000/-
- B. 1. Loss of one eye or one limb Rs. 3,000/-
2. Permanent total disability Rs. 6,000/-

Exclusions

Thee policy does not cover liability in respect of death, disablement or injury or any loss or damage caused by:-

- a) War group of perils, nuclear perils
- b) Intentional self injury, suicide, insanity, breach of law
- c) Malicious or willful injury or neglect or overloading or strain, unskilled treatment
- d) Theft of accessories unless the cart itself is stolen
- e) Theft clandestine sale of the insured animal
- f) Wear and tear, depreciation, consequential loss and dismantling of cart for the purpose of repairs.
- g) Any accident to the cart which is driven under the influence of drugs or drinks
- h) Partial disability of any type whether permanent or temporary to animal
- i) Compensation under more than one item of Section III of policy
- j) In case of driver partial disability of any type other than the disability mentioned in Section III above.
- k) Any liability by virtue of an agreement

Bhagyashree Child Welfare Policy

Coverage

Cover is applicable to girl child in the age group of 0 to 18 years whose neither parents' age should be greater than 60 years.

Risk Covered

Cover is to provide relief to insured girl in the case of death of either/ both of the parents arising out of accident.

Benefits

In the event of death of the parent(s), Rs.25,000/- will be deposited in the name of the child in any of the nationalized banks and the benefits will be provided as under.

Age of the child

Amount of relief Payable to

1-5 years Rs.1,200/-per annum Surviving parent or guardian Surviving parent or guardian, provided the expenditure is incurred for the child's education

6-11 years Rs.1,200/- per annum Surviving parent or guardian, provided the expenditure is incurred for the child's education

12-17 years Rs.2,400/- per annum Surviving parent or guardian provided the expenditure is incurred for the child's education

18 years Balance amount to the child's credit To the girl on attaining the age of 18 completed years

In the event of the death of the girl before attaining 18 years, the balance amount standing to the credit of the girl child will be paid to the surviving parent/guardian.

Premium & Discounts

Premium - Rs.15/- per child per annum.

This insurance policy is being offered by United India Insurance, New India Assurance and oriental Insurance.

Raj Rajeshwari Mahila Kalyan Yojna Policy

Coverage

This scheme provides economic security to women. All sections of women in the age group of 10 - 75 years irrespective of their income, vocation or occupation can be covered in this policy.

Risks Covered

Policy provides cover not only for the disablement of women but also for the death of her husband.

Additional cover provides for Temporary Total Disablement and also for loss/ damage to household goods.

Benefits

For Disablement of Insured women -

- a) Permanent total disablement Rs.25,000/-
- b) Loss of two limb/both eyes/one limb and one eye Rs.25,000/-
- c) Loss of one limb/one eye - Rs.12,500/

For Death

- a) For married women - Policy provides compensation of Rs.25,000/- in the event of death of husband due to accident.
- b) For unmarried women - Policy provides compensation of Rs. 25,000/- in the event of death of the insured to the nominee/legal heir.

Additional Cover

- a) Temporary Total Disablement Rs.500/- per month subject to a maximum of Rs.1,500/
- b) Expenses incurred for legal Divorce proceeding Actual not exceeding Rs.2,000/-
- c) Loss/damage to Household Fire, flood, riot, terrorism Up to a limit of Rs.2,000/-

Death/Disablement would mean not only Death/Disablement arising out of accident, but also include death during child birth at hospital, and surgical operation such as sterilisation, caesarean, hysterectomy and removal of breast due to cancer provided that it occurs within 7 days from the date of operation.

Premium & Discounts

Premium:

Rs.15/- per woman per annum for the basic cover and Rs.23/- per woman per annum for both basic and additional cover.

This insurance policy is being offered by United India Insurance, New India Assurance and oriental Insurance.

HUT INSURANCE

Coverage

This insurance applies only to those huts used for dwellings and constructed in rural areas with financial assistance from Banking/ Cooperative / Government Institutions. It can also apply to a selected area or cluster of huts for which proposal should be referred to H.O.

Risks Covered

Against loss or damage due to fire, (including fire resulting from explosion and short circuiting), lightning, explosion of boiler or gas used for domestic purpose only, earthquake, flood, inundation, storm, tempest, cyclone and other allied perils, riot and strike damage, malicious damage, aircraft and impact damage.

SUM INSURED

The maximum sum insured will be Rs.6000/- of which Rs.5000/- can be for structure and Rs.1000/- for contents. However, it should be noted that the sum insured on the structure should be so fixed that it is not more than 20% of the financed or subsidy amounts or market value of structure whichever is less, not exceeding Rs.5000/-.

PREMIUM

Rs.3/- per thousand on the sum insured.

*This insurance policy is
being offered by United
India Insurance and
oriental Insurance.*

Mother Teresa Women & Children Policy

Coverage

All sections of women in the age group 10 to 75 years irrespective of their income, occupation or vocation can be covered under the policy.

*This insurance policy is
being offered by United
India Insurance.*

SECTION I : ECONOMIC SECURITY SCHEME TO WOMEN

Risks Covered

Policy provides cover not only for the disablement of women but also for the death of her husband.

Additional cover provides for Temporary Total Disablement and also for loss/ damage to household goods.

Benefits

For Disablement of Insured women –

- a) Permanent total disablement Rs.25,000/-
- b) Loss of two limb/both eyes/one limb and one eye Rs.25,000/-
- c) Loss of one limb/one eye Rs.12,500/-

For Death –

- a) For married women – Policy provides compensation of Rs.25,000/- in the event of death of husband due to accident.
- b) For unmarried women – Policy provides compensation of Rs. 25,000/-in the event of death of the insured to the nominee/legal heir.

Additional Cover For Women

- a) Temporary Total Disablement Rs.500/- per month subject to a maximum of Rs.1,500/
- b) Expenses incurred for legal Divorce proceeding actual not exceeding Rs.2,000/-
- c) Loss/damage to Household Fire, flood, riot, terrorism up to a limit of Rs.2,000/-

Death/Disablement would mean not only Death/Disablement arising out of accident, but also include death during child birth at hospital, and surgical operation such as sterilisation, caesarean, hysterectomy and removal of breast due to cancer provided that it occurs within 7 days from the date of operation.

Premium

Rs.15/- per woman per annum for the basic cover and Rs.23/- per woman per annum for both basic and additional cover.

Additional Accident Cover for Wife

As a special case the insurance company can consider in the event death due to accident of married women, husband gets the compensation of Rs.25,000/- with an additional premium of Rs.9/-. This cover is only death due to accident and disablement is not considered under the policy.

SECTION II - INSURANCE COVER APPLIABLE TO CHILDREN

Coverage

Cover is applicable to two children in the age group of 0 to 18 years whose parents' age does not exceed 60 years.

Cover is to provide relief to insured children in the case of death of either/both of the parents arising out of accident.

Benefits

In the event of death of the parent(s), Rs.25,000/- will be deposited in the name of the child with the GIC Asset Management Co. Ltd. and the benefits will be provided as under

Age of the children	Amount of Relief Payable to
1-5 years	Rs.1,200/-per annum Surviving parent or guardian
6-11 years	Rs.1,200/- per annum Surviving parent or guardian, provided the expenditure is incurred for the children's education
12-17 years	Rs.2,400/- per annum Surviving parent or guardian provided the expenditure is incurred for the children's education
18 years	Balance amount to the child's credit To the children on attaining the age of 18 completed years

In the event of the death of the children before attaining 18 years, the balance amount standing to the credit of the children will be paid to the surviving parent/guardian.

Premium

Rs.15/- per child per annum.(coverage limited to two children only and the premium would be Rs.30/- per annum.)

Hence the total premium for a comprehensive policy would as follows:

- a) Rs.32/- for comprehensive cover to the women inclusive of husband
 - b) Rs.30/- for two children
- Totaling Rs.62/- only for the entire family cover.

The insured can either opt –

A full family cover for Rs.62/- or

Section I - only for Rs.32/-or

Section II - only for Rs.30/- as per their need.

In case the premium is routed through a single source, the applicable discount would be the highest and the premium at the lowest.

BRANCH LOCATOR

	AVIVA	BAJAJ	BIRLA	ICICI	ID BI	KOTAK	MET LIFE	SBI LIFE	TATA AIG	AEGON	H D F C	LIC	MAX NEW YORK	STAR UNION	SAHARA INDIA
Ajmer	Y	Y	Y	Y	N	N	Y	Y	Y	N	Y	Y	Y	Y	Y
Alwar	N	Y	Y	Y	N	N	Y	N	Y	N	Y	Y	Y	Y	Y
Banswara	N	Y	Y	Y	N	N	N	N	N	N	N	Y	N	Y	Y
Baran	N	Y	N	N	N	N	N	N	N	N	N	Y	N	Y	Y
Barmer	N	Y	N	Y	N	N	N	N	Y	N	N	Y	N	N	N
Bharatpur	N	Y	N	N	N	N	N	N	Y	N	N	Y	N	Y	N
Bhilwara	N	Y	Y	Y	N	Y	N	Y	Y	N	Y	Y	Y	Y	N
Bikaner	Y	Y	Y	Y	N	N	N	Y	Y	N	Y	Y	Y	Y	Y
Bundi	N	Y	N	N	N	N	N	N	N	N	N	Y	N	N	N
Chittorgarh	N	Y	Y	Y	N	N	N	N	N	N	N	Y	Y	Y	Y
Churu	N	Y	Y	N	N	N	N	N	N	N	N	Y	N	Y	Y

Dausa	N	Y	N	N	N	N	N	N	N	N	N	Y	N	Y	Y
Dholpur	N	Y	N	N	N	N	N	N	N	N	N	Y	N	N	Y
Dungarpur	N	Y	Y	N	N	N	N	N	N	N	N	Y	N	N	Y
Hanumangarh	N	Y	Y	Y	N	N	N	N	N	N	N	Y	Y	Y	Y
Jaipur	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
												(P&GS)			
Jaisalmer	N	Y	Y	N	N	N	N	N	N	N	N	Y	N	N	Y
Jalore	N	Y	Y	N	N	N	N	N	N	N	N	Y	N	N	Y
Jhalawar	N	Y	N	N	N	N	N	N	Y	N	N	Y	N	N	Y
Jhunjhuu	N	Y	Y	N	N	N	N	N	Y	N	N	Y	Y	N	Y
Jodhpur	Y	Y	Y	Y	N	Y	Y	Y	Y	N	Y	Y	Y	Y	Y
												(P&GS)			
Karauli	N	N	N	N	N	N	N	N	N	N	N	Y	N	N	N
Kota	Y	Y	Y	Y	N	Y	N	N	Y	N	Y	Y	Y	Y	Y

Nagaur	N	Y	N	N	N	N	N	N	Y	N	N	Y	Y	N	Y
Pali	N	Y	N	Y	N	N	N	N	Y	N	N	Y	Y	Y	Y
Rajsamand	N	Y	Y	N	N	N	N	N	N	N	N	Y	N	N	Y
Sawai Madhopur	N	Y	Y	N	N	N	N	N	N	N	N	Y	N	Y	N
Sikar	N	Y	Y	Y	N	N	N	N	Y	N	N	Y	Y	Y	Y
Sirohi	N	Y	N	N	N	N	N	N	N	N	N	Y	Y	Y	N
Sri Ganganagar	Y	Y	Y	Y	N	N	N	Y	Y	N	Y	Y	Y	N	N
Tonk	N	Y	N	N	N	N	N	N	N	N	N	Y	N	Y	Y
Udaipur	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	N	Y	Y	Y	Y