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Protect Your Family With

# Life Insurance

ICR Life Cover Starting From 499/- Month\*

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# **WHAT IS TERM LIFE INSURANCE**

**Term life insurance provides financial protection to your family and basically replaces your income in case you are not around.**

**You pay a small fee every month/year to protect your family and in case something happens to you, the insurance company pays a large sum of money (life cover) to your family**

The logo for POLICYBULLS features the word "POLICYBULLS" in a bold, white, sans-serif font. The letter "O" is replaced by a stylized blue bull's head icon. The text is set against a light blue rectangular background.

# BENEFITS OF TERM LIFE INSURANCE

1. Lumpsum Payout In Case Of Death And Family Can Earn Fixed Deposit Of That Amount
2. Critical Diseases Coverage
3. Tax Benefit Under Section 80 C
4. Monthly & Easy Payment Option
5. 99% Claim Settlement Ratio

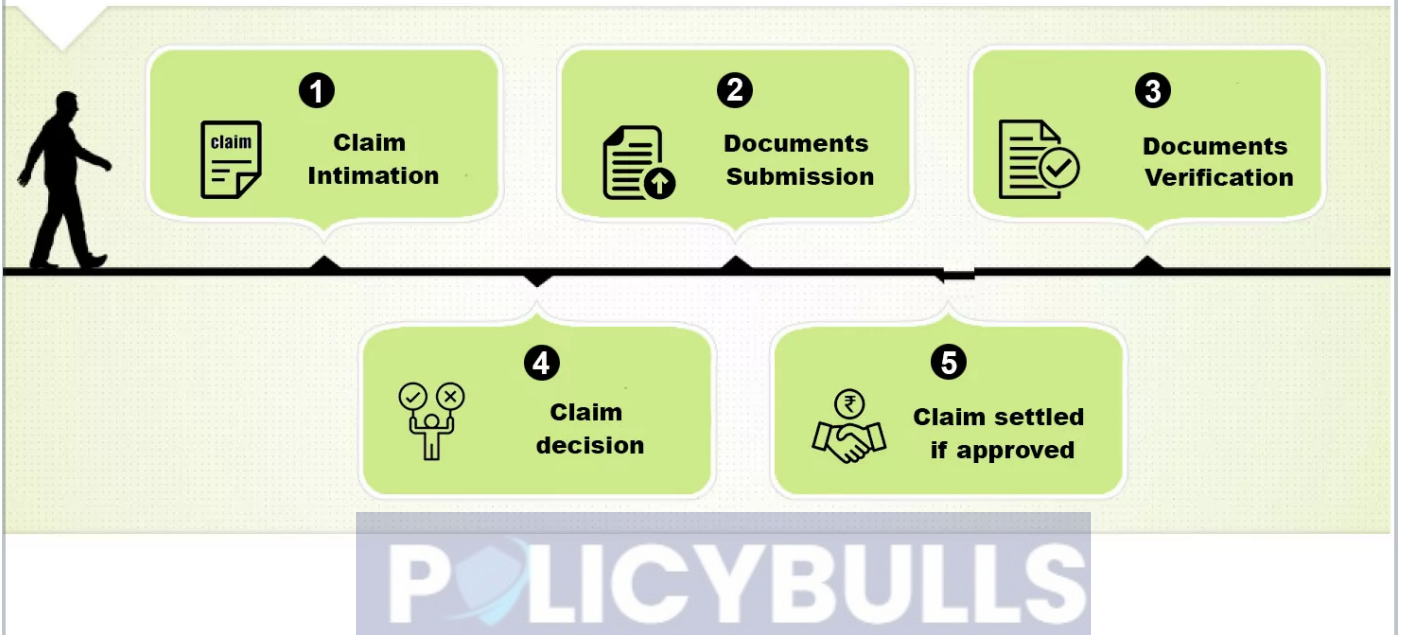
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## FEATURES OF TERM INSURANCE



- 1 Provides life cover against eventualities 
- 2 Ensures financial protection against critical illnesses 
- 3 Covers against accidental death or disability 
- 4 Comes with options to choose riders 
- 5 Ensures tax benefits 
- 6 Allows multiple payment options 

# Claim Process



# **Eligibility**

- 1. Only Working Professionals are Allowed For Life Insurance ( Either Business OR Job)**
- 2. No Housewives , Students , Old Age Persons**
- 3. No Major Diseases ( Medical Test Is Mandatory For Every Insurance Policy )**
- 4. Lifestyle ( Not Regular Smoker & Drinker) - Higher Chances Of Rejection & Loading Amount**

# TOP INSURANCE COMPANIES



LIFE GOALS. DONE.

## **IN WHAT SCENARIO CLAIM IN LIFE INSURANCE WILL GET REJECTED**

**1. Providing Wrong Information Or Hiding Information from company like Age, Medical History.**

**2. Forget To Renew Or Policy Lapsed**

**( if the policyholder forget to renew within the lapse period and he died in that time. So the claim will get rejected Insurance companies also give a grace period, in most cases 30 days. If a policy lapses, all the paid premiums go to waste and there is no chance of getting it back.**

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## **IN WHAT SCENARIO CLAIM IN LIFE INSURANCE WILL GET REJECTED**

- 3. Suicide in 1st Year (80% Premium Paid Will be given back)**
- 4. Drink & Drive , Over Drugs**
- 5. Homicide - Killed By Nominee Or Intentionally for Term plan Payout**
- 6. Sky Diving/Mountaineering Or any Sports Hazardous Activities**
- 7. Death caused due to any natural disaster or act of god like Tsunami, Earthquake, floods, is not covered by Term Insurance**

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# CLAIM SETTLEMENT RATIO

 <p>Smart Secure Plus</p> <p><a href="#">Plan details</a> ▾</p>	<p>Claim settled</p> <p> <b>99.5%</b></p> <p> 24hr claim settlement</p>	 <p>SRS Vitality Protect</p> <p><a href="#">Plan details</a> ▾</p>	<p>Claim settled</p> <p><b>99.0%</b></p> <p> 4hr claim settlement</p>
 <p>Click 2 Protect Super</p> <p><a href="#">Plan details</a> ▾</p>	<p>Claim settled</p> <p><b>99.4%</b></p> <p> 24hr claim settlement</p>	 <p>Mera Term Plan Plus</p> <p><a href="#">Plan details</a> ▾</p>	<p>Claim settled</p> <p><b>99.1%</b></p> <p> 3hr claim settlement</p>

# ASK FOR ANY QUESTIONS

