



**PROTECTION of wellbeing after an accident
requires more than just a health insurance plan.**

Presenting **UCO Loan Shield.**

Aapke loan ko hum surakshit karte hain.

Group Personal Accident + EMI Protect + Group Critical Illness + Group Health Insurance Plan

**Aditya Birla Health
Insurance Co. Ltd.**



**ADITYA BIRLA
CAPITAL**

Coverage Description - Group Personal Accident

Sum Insured	Sum insured up to loan amount or INR 3Cr. whichever is lower
Insured	Self only
Age band	18 - 70 years
Cover	AD - up to loan amount PTD - up to loan amount PPD - up to loan amount Education fund for Children - Covered up to 10% of SI, max up to 2 children
Accidental Hospitalization cover (India only)	For Loan amount up to INR 5L SI would be INR 1L & above INR 5L SI for accidental hospitalization would be INR 2L. Accidental hospitalization is covered up to mentioned SI on indemnity basis or actual claims whichever is lower. Minimum 24 hrs hospitalization is required.
TPA	Claim service will be in-house

Coverage Description - EMI Protect

Sum Insured	INR 10,000		
Insured	Self only		
Age band	18 - 70 years		
Cover	EMI benefit in case of hospitalization due to illness/injury. Grid as below:		
	Length of stay	No. of EMIs to be paid	Amount
	3-8 days	1	INR 10,000
	8-13 days	2	INR 20,000
	14 & above	3	INR 30,000
Special Condition	Maximum annual limit - 3 EMIs in case of multiple hospitalizations in a year		
Initial Waiting Period	30 days		
Specific Illness Waiting Period	Applicable		
Pre-existing Disease Waiting Period	Applicable		
TPA	Claim service will be in-house		

Coverage Description - Group Critical Illness

Sum Insured	Sum insured upto Loan amount or INR 3Cr. whichever is lower.
Insured	Self only
Age band	18 - 60 years
Cover	List of 35 CI
Initial Waiting Period	90 days
Survival Period	Waived off
PED	Not covered
TPA	Claim service will be in-house

Coverage Description - Group Health Insurance

Sum Insured	INR 50,000
Family Definition & Eligibility Criteria	Self only <ul style="list-style-type: none"> Subscribers of Group Policy can be availed by persons between the age of 18 - 60 years Policy can be availed for subscribers only
Age Band	18 - 60 years
PED Cover	Covered after a waiting period of 48 months
Initial Waiting Period	30 days waiting period applicable
Specified Disease / Procedure Waiting Period	2 years waiting period applicable
Room Rent	Single standard private room for normal hospitalization & ICU as per actuals. All other charges in accordance to room rent limits.
Co Pay / Deductible	NA
Ambulance	Road ambulance charges are covered upto INR 1,000 per incident in case of emergency
Day Care	Procedures covered
Domiciliary Hospitalization	Domiciliary hospitalization is covered as defined in GHI policy wordings
Pre & Post Hospitalization	30 & 60 days respectively
Special Condition 1	Cost of stents in case of PTCA & cost of implant in case of joint replacement will be as per prices decided by National Pharmaceuticals Pricing Authority
Special Condition 2	All terms & conditions as per Group Activ Health policy wordings
TPA	Claim service will be in-house

Premium Chart

SI - 3 Lacs		Policy Term			SI - 5 Lacs		Policy Term		
Age Band		3 Years	4 Years	5 years	Age Band		3 Years	4 Years	5 Years
18-25	INR 6,329	INR 8,229	INR 10,021		18-25	INR 7,314	INR 9,517	INR 11,595	
26-30	INR 6,779	INR 8,648	INR 10,571		26-30	INR 8,065	INR 10,215	INR 12,512	
31-35	INR 7,341	INR 9,734	INR 11,923		31-35	INR 9,000	INR 12,023	INR 14,765	
36-40	INR 9,191	INR 11,814	INR 14,548		36-40	INR 12,083	INR 15,491	INR 19,141	
41-45	INR 11,057	INR 14,660	INR 18,238		41-45	INR 15,193	INR 20,235	INR 25,290	
46-50	INR 15,898	INR 21,221	INR 26,513		46-50	INR 23,264	INR 31,170	INR 39,083	
51-55	INR 21,446	INR 28,239	INR 34,742		51-55	INR 32,592	INR 42,866	INR 52,796	
56-60	INR 28,361	INR 38,328	INR 48,357		56-60	INR 44,034	INR 59,680	INR 83,519	

Premium is GST included

Premium Chart

SI - 7 Lacs	Policy Term		
Age Band	3 Years	4 Years	5 years
18-25	INR 8,600	INR 11,195	INR 13,643
26-30	INR 9,652	INR 12,173	INR 14,928
31-35	INR 10,960	INR 14,705	INR 18,082
36-40	INR 15,277	INR 19,560	INR 24,209
41-45	INR 19,630	INR 26,200	INR 32,818
46-50	INR 30,929	INR 41,510	INR 52,127
51-55	INR 43,989	INR 57,884	INR 71,325
56-60	INR 60,009	INR 81,424	INR 1,03,095

SI - 10 Lacs	Policy Term		
Age Band	3 Years	4 Years	5 Years
18-25	INR 10,078	INR 13,126	INR 16,004
26-30	INR 11,580	INR 14,523	INR 17,838
31-35	INR 13,450	INR 18,140	INR 22,346
36-40	INR 19,616	INR 25,075	INR 31,098
41-45	INR 25,835	INR 34,561	INR 43,396
46-50	INR 41,976	INR 56,432	INR 70,980
51-55	INR 60,634	INR 79,824	INR 98,407
56-60	INR 83,519	INR 1,13,452	INR 1,43,792

Premium is GST included

For further details on Loan and Insurance coverages please contact ABHI staff and UCO Staff.

ABHIkaro

ADITYA BIRLA HEALTH INSURANCE KARO

Aditya Birla Health Insurance Co. Ltd.



ADITYA BIRLA CAPITAL

Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677.

Product Name: Group Activ Secure, Product UIN: ADIHLGP22155V032223, ADVT UIN: XXXXXXXXXXXXXXXX.

Regd. Office address: 9th Floor, Tower 1, One World Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013. Email: care.healthinsurance@adityabirlacapital.com, Website: adityabirlahealthinsurance.com, Telephone: 1800 270 7000. For more details on risk factors, terms and conditions please read terms and conditions carefully before concluding a sale.

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