

# ADD **HEALTH** TO YOUR **LIFE**



INTRODUCING

**1+health**   
**Maximiser**

A Non-Linked, Non Participating,  
Health Plus Life Combi Insurance Plan

*A comprehensive  
health + life combi  
at an affordable  
premium*

## Key Features

**One Stop Solution** for  
Life + Health Cover



**5% Combi Discount\***



**Hassle Free Issuance** with  
Minimal Documentation



**9500+ Network  
Hospitals\*\***



**Tax Benefits # under  
Sec 80C and 80D**



\*You are eligible for 5% premium discount on the first year total premium. However, for Health Cover, the Combi Discount shall be applicable as long as the Life & Health cover is renewed together. There is no renewal discount on Life cover

\*\*Data as on July 2024

# Tax laws are subject to amendments from time to time. The customer is advised to take an independent view from a tax consultant. Tax benefits are subject to conditions specified under Section 80C and Section 80D of the Income-tax Act, 1961. The tax benefit is applicable as per the Income Tax Act, of 1961

## Key Features under Life Cover



Provide **financial protection** to you and your family at an affordable cost



Flexibility to choose your **policy** and **premium payment** terms



**Preferred premium** rates for female lives



Avail **Tax Benefit<sup>#</sup>** under Section **80C** and **10(10D)** as per current tax laws

## Key Features under Health Cover:



Covers your expenses incurred during inpatient hospitalization and on **405 listed day care** procedures



**Lifelong coverage** for you and/or your loved ones on continuous renewal, irrespective of any claims under the policy



Cashless Transactions in over **9500+\*\*** hospitals across the country



Avail **Tax Benefit<sup>#</sup>** under **Section 80D** as per current tax laws

<sup>\*\*</sup>Data as on Jul 2024

<sup>#</sup>Tax laws are subject to amendments from time to time. The customer is advised to take an independent view from a tax consultant. Tax benefits are subject to conditions specified under Section 80D of the Income-tax Act, 1961. The tax benefit is applicable as per the Income Tax Act, of 1961

## Eligibility Criteria

Eligibility Criteria	Life Cover	Health Cover
<b>Entry Age (as on last birthday)</b>	Minimum: 18 years Maximum: 55 years	Minimum: 18 years (adult); 91 days (child) Maximum: No Restriction (adult); 25 years (child)
<b>Maturity Age (as on last birthday)</b> <b>Exit Age (Health Cover)</b>	Minimum: 23 years Maximum: 70 years	There is no exit age. Lifelong Renewal shall be allowed under Health Cover
<b>Policy Term/ Policy Period</b>	Minimum: 5 years Maximum: Up to 30 years	1 year
<b>Premium Payment Term (PPT)</b>	Regular Pay: Equal to Policy Term	1 year
<b>Premium Payment Mode</b>	Yearly	Yearly

## Eligibility Criteria

Eligibility Criteria	Life Cover	Health Cover
<b>Premium</b>	Based on Sum Insured, Policy Term, Gender & Premium Payment Option	Based on Sum Insured, Policy Term, Age.
<b>Sum Insured</b>	Rs. 5,00,000	Rs. 5,00,000 / Rs. 7,50,000 / Rs. 10,00,000 / Rs. 15,00,000 / Rs. 20,00,000
<b>Policy Type</b>	Individual	Individual / Family Floater Policy
<b>Relationships Covered</b>	Individual	Individual Policy - Self Family Floater - Maximum of 2 Adults & 3 Children
		Relationships covered: Self - Your Legally married spouse, - Natural or adopted dependent children

## What are we offering under Health?

With Zurich Kotak General Insurance – Edge Plan option you get a wide range of medical and hospitalization to cover you from any medical emergencies

Plan Name	Edge
Base Sum Insured	5 lac/ 7.5 lac/ 10 lac/ 15 lac/ 20 lac
In-patient Treatment	Up to Base Sum Insured
Day Care Treatment	405 Named Day-care Surgeries & Procedures
Pre-Hospitalization Medical Expenses	60 days
Post-Hospitalization Medical Expenses	90 days
Ambulance Cover	Up to INR 20,000 per year
Organ Donor Cover	Up to Base Sum Insured
Alternative Treatment	
Domiciliary Hospitalisation	
Annual Health Check-up	For each Insured Person above 18 years of Age, each Policy Year for specified tests
Restoration Benefit	Additional Sum Insured equivalent to Base Sum Insured
Cumulative Bonus	10% of the Base Sum Insured, up to a maximum of 100% for each claim free year; No reduction in case of claim

## What are we offering under Health?

With Zurich Kotak General Insurance – Edge Plan option you get a wide range of medical and hospitalization to cover you from any medical emergencies

Plan Name	Edge
Second E-Opinion Cover	Available
Health and Rewards	Available
Value Added Benefits	VA2
Hospital Daily Cash	INR 1,000 per day for minimum 3 days of hospitalization subject to maximum of 10 days
Convalescence Benefit	INR 15,000 (minimum hospitalisation of 10 days)
Home Nursing Benefit	Up to INR 3,000 per day for a maximum of 15 days after completion of number of days under post hospitalisation cover for the medical services of a nurse at your residence
Daily Cash for Accompanying an Insured Child	Rs. 1,000 per day for minimum 3 days of hospitalization subject to maximum of 10 days



## Coverage under Health



**In-patient Treatment:** Medical expenses like room rent, ICU charges, operation theatre charges, doctor's fees, etc. arising out of minimum 24 hours of hospitalization will be covered



**Day Care Treatment:** Medical expenses incurred for listed 405 day care procedures will be covered which require less than 24 hours hospitalization



**Pre and Post-Hospitalization Medical Expenses:** Pre & post hospitalization medical expenses up to specified number of days prior to and after discharge based on the plan opted will be covered



**Restoration Benefit:** There will be a 100% restoration of the Base Sum Insured once in a policy year in case the Base Sum Insured and Cumulative bonus is insufficient due to previous claims. In case of accident related claims, restoration will be applicable from first claim onwards. This restored amount can be used for all future claims not related to the same illness for which a claim has been made for the same Insured Person



**Cumulative Bonus:** Cumulative Bonus can be earned up to 100% of the Sum Insured as per plan opted in case of a claim free year at 10% per year. There will be no reduction in Cumulative Bonus in case of a claim

## Coverage under Health



**Annual Health Check-up:** The policy includes one free health check-up for each Insured Person above 18 years of age for specified tests. Availing the health check-up will not impact the Base Sum Insured or the Cumulative Bonus. This will be offered regardless of any claim in the Policy



**Second E-opinion Cover:** Policy will facilitate to avail Second E-Opinion on medical condition occurring during policy period. The opinion can be availed multiple times during the policy period



**Ambulance Cover:** Policy will cover ambulance expenses for transportation to the hospital in case of an emergency



**Organ Donor Cover:** In-patient hospitalization expenses of the donor in case of an organ transplant will be covered



**Alternative Treatment** - Policy covers in-patient medical expenses related to Ayurveda, Yoga and Naturopathy, Unani, Sidha and Homeopathy systems



**Domiciliary Hospitalization** - Policy covers medical expenses for treatment taken at home on the advice of the medical practitioner



**Hospital Daily Cash:** It will pay a specified daily cash amount from day one in case the hospitalization extends for at least 3 consecutive days

## Coverage under Health



**Convalescence Benefit:** This benefit pays a lump sum specified amount in case the hospitalization exceeds for a minimum period of 10 consecutive days



**Home Nursing Benefit:** This cover pays for the services of a qualified nurse at the residence of the Insured after discharge from hospital



**Daily Cash for Accompanying an Insured Child:** It will pay a specified daily cash amount from day one in case the hospitalization of an Insured child extends for at least 3 consecutive days



**Health & Rewards:** Policyholder will get rewarded for taking care of your health/fitness through regular preventative and fitness habits. Policyholder can earn reward points for the activities mentioned below. These points can be redeemed in accordance with the redemption terms and conditions



**Value Added Benefits:** Benefits like Online customer profile, Doctor directory, Doctor appointment, Online Pharmacy/Online Diagnostics tests booking, Health tips/articles, Home Health, E-consultation will be available as per the plan opted for. The activities may attract additional charges payable directly to the vendor. Availing the said value added benefits will not affect the Sum Insured or the eligibility for Cumulative Bonus

## Waiting Period

- **30 Day Waiting Period**
  - Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident. This exclusion doesn't apply if the Insured Person has Continuous Coverage for more than twelve months
- **Specified Disease/ Procedure Waiting Period**
  - This includes medical expenses incurred for certain specified illnesses or conditions like Hernia, Fissures/ Fistula, Arthritis, Gout etc. during the first 2 consecutive years of the commencement of the policy
- **Pre-existing Disease Waiting Period:**
  - Any Pre-Existing Disease will not be covered until 36 months waiting period has elapsed
- **Permanent Exclusions:**
  - Treatment for Alcoholism, drug or substance abuse, Intentional self-injury, cosmetic surgery, Expenses related to any unproven treatment, Expenses related to sterility and infertility, Claims related to breach of law with criminal intent. For a complete list of permanent exclusions, please refer to the policy wordings



## What are we offering under Life?

With Kotak Life – Term Plan, in case of an unfortunate event of death of the Proposer (Life Insured 1) during the term, the beneficiary would receive Death Benefit as per plan option selected under the life insurance cover

### Death Benefit under Life Cover<sup>1T&C</sup>

In case of the unfortunate event of death of the Proposer (Life Insured 1) during the policy term, the **Death Benefit payable shall be Sum Insured opted for under Life Cover.** In case any balance premium for the policy year was left un-paid due to death of the Proposer (Life Insured 1), the same shall be deducted from the Sum Insured before the pay-out is made to the beneficiary

The benefit shall be paid out as lump-sum. Once the benefit is paid out, the Life Cover shall cease and the Health Cover may continue for other members, as long as the premiums are being paid



## Terms and Conditions under Life Cover

- **Death Benefit**

- In case of unfortunate event of the death of the Proposer (Life Insured 1) during the Grace Period, the Sum Insured less the premium due at the time of death, shall be payable to the beneficiary. In addition, for non-annual Premium Payment Modes, balance of the Premiums (if any) payable in the policy year of death shall be deducted

- **Lapse**

- If during the policy term, any premiums due are not paid within the grace period, the policy together with the rider benefits, if any, shall lapse from the date of the first unpaid premium and the life cover shall cease

- **Reduced Paid-up**

- Regular premium paying policy shall not be eligible for Reduced Paid-up
- Single premium paying policy shall become fully Paid-Up after payment of premium

- **Policy Revival**

- A lapsed policy can be reinstated (with or without Riders) for full benefits on revival within five years from the date of first unpaid premium
- You can revive the policy without evidence of good health on payment of the outstanding premiums with interest charge (currently 9% p.a. of outstanding premiums), if the payment is made within six months from the date of first unpaid premium. Thereafter to revive the policy, evidence of good health would be required along with payment of the outstanding premiums along with interest charge (currently 9% p.a. of outstanding premiums)

## Terms and Conditions under Life Cover

- **Policy Revival**

- All benefits under the policy shall be reinstated on the revival of the policy. Revival of the policy shall be based on Underwriting Policy of the Company
- If a lapsed policy is not revived during the revival period, the policy shall be terminated without paying any benefits

- **Suicide Exclusion**

- In the event of the Proposer (Life Insured 1) committing suicide within 12 months from the Date of Commencement of the risk of the Policy, 80% of the Total Premiums paid till date of death shall be payable to the nominee/beneficiary
- **In case of suicide after 12 months from the Date of Commencement of the risk of the policy, following shall be applicable:**
  - In case of suicide within one year of the date of revival of the policy when the revival is done within 6 months from the date of first unpaid premium, Suicide Exclusion shall not be applicable and the Death Benefit under the product shall be payable
  - However, in case of suicide within 1 year of the date of revival, when the revival is done after 6 months from the date of first unpaid premium, the benefit payable shall be higher of 80% of Total Premiums Paid till date of death or Surrender Value (if any) as at on the date of death provided the policy is in-force

## Section 41 & 45

### **Extract of Section 41 of the Insurance Act, 1938 as amended from time to time states:**

- (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer
- (2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees

### **Extract of Section 45 of the Insurance Act, 1938 as amended from time to time states:**

Fraud and Misstatement would be dealt with in accordance with provisions of Section 45 of the Insurance Act, 1938 as amended from time to time. Please visit our website for more details:

[https://www.kotaklife.com/assets/images/uploads/why\\_kotak/section38\\_39\\_45\\_of\\_insurance\\_act\\_1938.pdf](https://www.kotaklife.com/assets/images/uploads/why_kotak/section38_39_45_of_insurance_act_1938.pdf)



## About Us

**Kotak Mahindra Life Insurance Company Ltd.** is a 100% owned subsidiary of Kotak Mahindra Bank Limited (Kotak). For more information, please visit the company's website at [www.kotaklife.com](http://www.kotaklife.com)

**Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited.)** is a 70:30 joint venture between Zurich Insurance Group and Kotak Mahindra Bank. The entity got fresh certificate of incorporation in August 2024, following Zurich Insurance Group's 70% acquisition in Kotak Mahindra General Insurance Company Limited. It is one of the fastest growing non-life insurance franchises in India.

Kotak General Insurance was established in 2015 to service the growing non-life insurance segment in India. The company aims to cater to a wide range of customer segments & geographies offering an array of non-life insurance products like Motor, Health, Home etc. As a practice, the company seeks to provide a differentiated value proposition through customized products and services leveraging state of art technology and digital infrastructure. For more information, please visit the company's website at <https://www.zurichkotak.com/>.

**Kotak Mahindra Group** Established in 1985, Kotak Mahindra Group is one of India's leading financial services conglomerate. The Group offers a wide range of financial services that encompass every sphere of life. For more information, please visit the company's website at [www.kotak.com](http://www.kotak.com)

### BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

**Health Maximiser** – UIN: ZUKHLIP24026V022324, is a Combi Product with both protection & health benefits. It is a jointly offered product of Kotak Mahindra Life Insurance Company Limited and Zurich Kotak General Insurance Company (India) Limited, where protection benefits are being offered by Kotak Mahindra Life Insurance Company Ltd. under Kotak Term Plan - UIN 107N005V06, Form No. N005 and health benefits are being offered by Zurich Kotak General Insurance Company (India) Limited under Health Premier – UIN ZUKHLIP23109V052223; The risks of this product are distinct and are accepted by respective companies. There is no renewal discount on Life Cover. Please refer to the Policy Document for specific details on all terms, /II/E-BN/2296 conditions and exclusions. Please know the associated risk and applicable charges from your insurance agent or the intermediary or the policy document of the insurer. **UID: 3373**

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