



**A plan that protects your
family's financial future and
covers medical uncertainties**



KOTAK
VITAL CARE

gives a lumpsum payout on
diagnosis and comes
with a life cover

Introduction

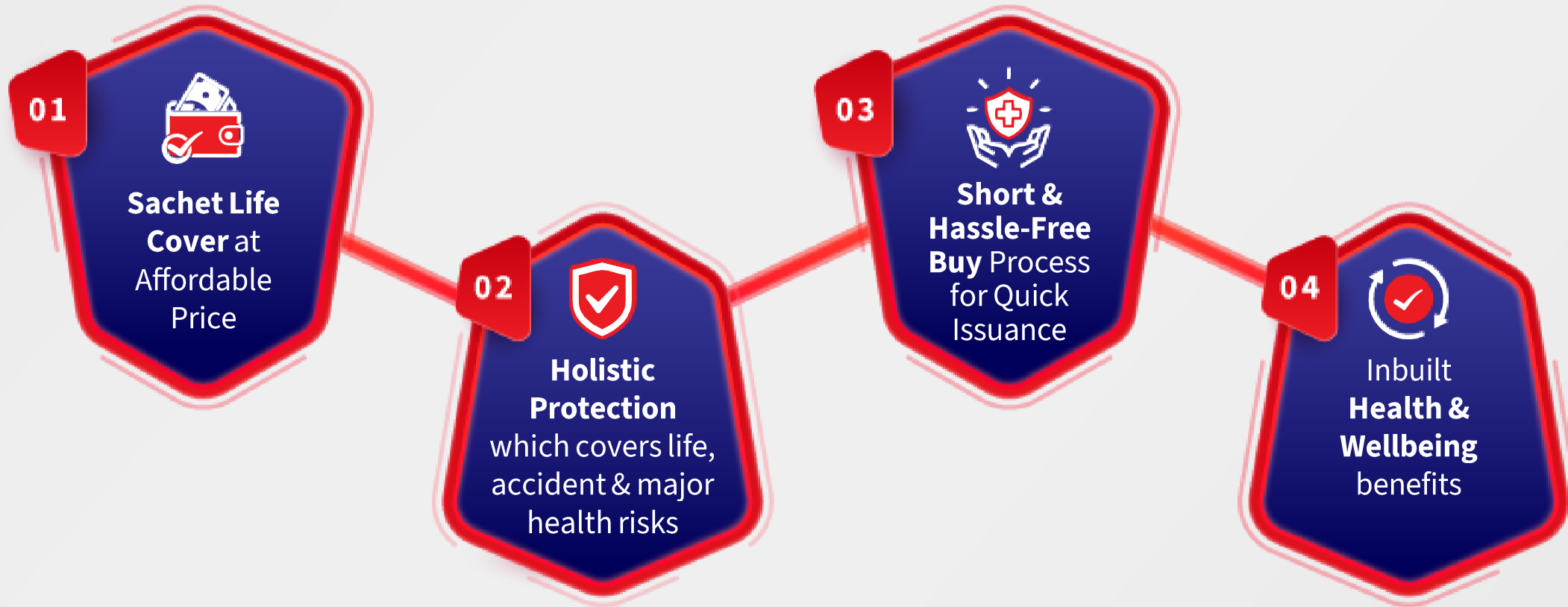
Kotak Vital Care

A Non-Participating Non-Linked Life Individual Pure Risk Insurance Product

As you step into adulthood, you're building the foundation for your future, taking on new responsibilities for yourself and your family, and striving for success. While your ambitions are important, it's equally crucial to prepare for life's uncertainties. Protecting yourself with an insurance plan is vital, as unforeseen events can significantly impact your financial security.

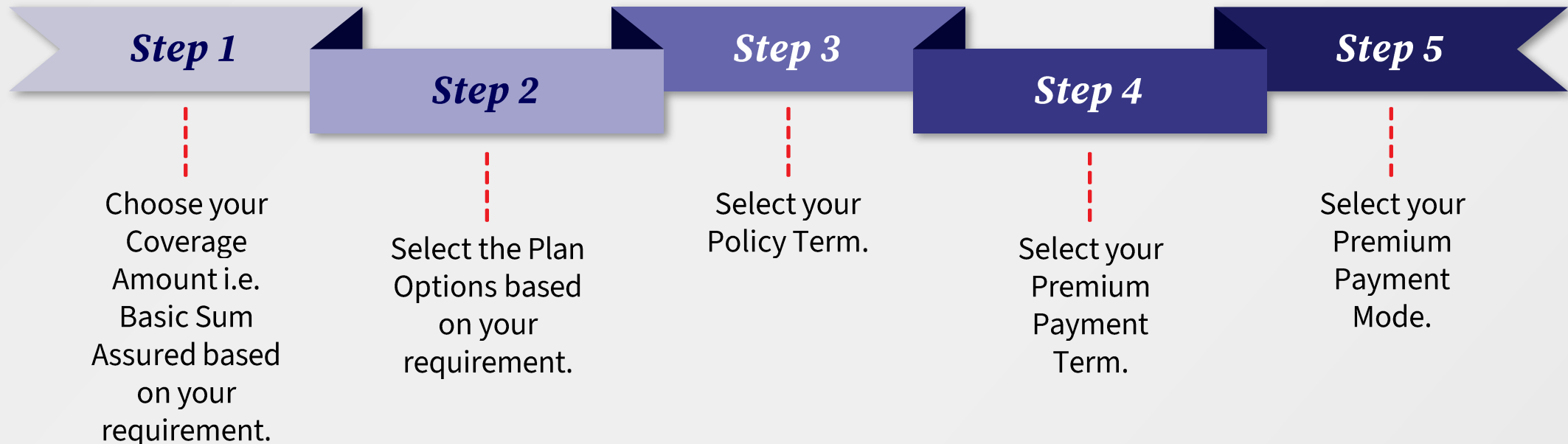
This is where *Kotak Vital Care* comes in, offering convenient and affordable life insurance coverage with health benefits designed to fit your needs. With options like Personal Accident Cover, Cancer Cover, Cardiac Cover, it provides a smart choice for those who value both financial security and well-being. This plan goes beyond traditional life cover, offering *affordable premiums* and a *wide safety net* for life's uncertainties.

Key Features



How does the Plan Work?

You can choose this plan under 5 simple steps.



Death Benefit

In the event of Life Insured's death, during the policy term, 100% of Sum Assured on Death shall be payable to the Claimant.

Sum Assured on Death shall be highest of the following:

- ▶ Basic Sum Assured¹ *OR*
- ▶ 11 times Annualized Premium² *OR*
- ▶ 105% of total premiums paid³ till the date of death.

Note:

- ▶ ¹ **Basic Sum Assured** shall be Sum Assured of Base Cover opted by the policyholder on inception.
- ▶ ² **Annualized Premium** is the premium* payable in a policy year, excluding loadings for modal premium and Goods and Services Tax and Cess as applicable if any.
- ▶ For e.g.: If monthly premium is ₹ 50 then the Annualized Premium² shall be ₹ 568 (50 / modal factor of 8.8%).
- ▶ *This includes the premium for the base cover and the chosen optional benefits.
- ▶ ³ **Total Premium paid** is total of all premiums received including loading for modal premium but excluding Goods and Services Tax and Cess as applicable, if any.

Optional Benefits: Plan Option A: Personal Accident Cover

This cover provides a peace of mind to you and your family, as we pay a lumpsum amount in the event of Life Insured's Accidental Death or Disability.

A

Accidental Death:

In case of unfortunate demise of the Life Insured, due to an accident, within the policy term, 100% of the Sum Assured as opted under Plan Option A: Personal Accident Cover along with Basic Sum Assured less claims already paid under this plan option shall be payable to the Claimant and the coverage shall terminate.

B

Accidental Permanent Total Disablement & Permanent Partial Disablement:

In case of permanent and total irrevocable loss of use any of the following due to an accident, the below mentioned % of Sum Assured as opted under Plan Option A: Personal Accident Cover shall be payable to the Life Insured provided the loss is due to a result of accidental bodily injury within 120 days of such accident:

Please Note: For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

Optional Benefits: Plan Option A: Personal Accident Cover

Event	Percentage of Sum Assured payable
Loss of Sight of both eyes	100%
Loss of Both Hands or Both Feet	100%
Loss of One Hand and One Foot	100%
Loss of Either Hand or Foot and Sight of One Eye	100%
Loss of Speech and Hearing in Both Ears	100%
Loss of Events Either Hand or Foot	50%
Loss of Sight of One Eye	50%
Loss of Speech	50%
Loss of Hearing in Both Ears	50%

Please Note: For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

Optional Benefits: Plan Option B: Cardiac Cover

This cover ensures you are financially secured while you undergo treatment / surgery, as the benefit pay out may be used to take care of the medical expenses in case of a valid claim on diagnosis of early stage or major stage Cardiac condition.



A: Minor Conditions

In case the Life Insured is diagnosed with any of the below conditions, 25% of the Sum Assured as opted under Plan Option B: Cardiac Cover shall be payable to the Life Insured, and the coverage shall continue with the Balance Sum Assured if any.

Events Minor Conditions

- | | |
|--|---|
| <ol style="list-style-type: none"> 1. Implantation of Pacemaker of Heart (Insertion of Pacemaker). 2. Angioplasty. 3. Minimally Invasive Surgery of Aorta. 4. Pericardiectomy. 5. Balloon Valvotomy or Valvuloplasty Section. | <ol style="list-style-type: none"> 6. Surgery to place Ventricular Assist Devices or total artificial hearts. 7. Carotid Artery Surgery. 8. Surgery for Cardiac Arrhythmia. 9. Implantable Cardioverter Defibrillator. 10. Infective Endocarditis. |
|--|---|

Please Note: For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

Optional Benefits: Plan Option B: Cardiac Cover



B: Major Conditions

In case the Life Insured is diagnosed with any of the below conditions, 100% of the Sum Assured as opted under Plan Option B: Cardiac Cover less claims already paid before shall be payable to the Life Insured and the coverage shall terminate.

Events Major Conditions

- | | |
|---|--|
| <ol style="list-style-type: none"> 1. Myocardial Infarction (First Heart Attack - of Specified Severity). 2. Open Chest Coronary Artery Bypass Graft. 3. Open Heart Replacement or Repair of Heart Valves. | <ol style="list-style-type: none"> 4. Major Surgery of Aorta. 5. Heart Transplant. 6. Primary (Idiopathic) Pulmonary Arterial Hypertension. 7. Cardiomyopathy. |
|---|--|

Please Note: For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

Optional Benefits: Plan Option C: Cancer Cover

Under this option, the lump-sum pay-out made once the Cancer is diagnosed at early or major stage can be used to meet the treatment expenses. The benefit payable to the Life Insured is as mentioned below:

Events Major Conditions :

Diagnosis	Benefits payable
Early Stage Cancer or Carcinoma in situ (CIS)	25% of Sum Assured under Option C: Cancer cover
Cancer of Specified Severity (Major Stage Cancer)	100% of Sum Assured under Option C: Cancer Cover less Early Stage Cancer claims already paid if any

Please Note: For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

Eligibility:

Eligibility Criteria	Minimum	Maximum						
Entry Age (as on last birthday)	18 years	50 years						
Maturity Age	23 years	55 years						
Policy Term	5 years							
Premium Payment Term	Regular Pay							
Premium Payment Mode	Annual / Monthly							
Modal Factors	<p>The following modal loadings shall be used to calculate the instalment premium in case of Regular Premium Payment Policy</p> <table border="1"> <thead> <tr> <th>Premium Payment Mode</th> <th>Premium Payment Modal Factor</th> </tr> </thead> <tbody> <tr> <td>Yearly</td> <td>100% of Annual Premium</td> </tr> <tr> <td>Monthly</td> <td>8.8% of Annual Premium</td> </tr> </tbody> </table>		Premium Payment Mode	Premium Payment Modal Factor	Yearly	100% of Annual Premium	Monthly	8.8% of Annual Premium
Premium Payment Mode	Premium Payment Modal Factor							
Yearly	100% of Annual Premium							
Monthly	8.8% of Annual Premium							
Premium	Premium shall vary based on the Age, Policy Term, Plan Option, Premium Payment Term, Premium Payment Mode and the Basic Sum Assured opted for the policy.							
Basic Sum Assured	₹ 5 Lakh per Plan Option per Life Insured.							

Health and Wellbeing Benefits

This product offers inbuilt Health & Wellbeing management Services. The Life Insured shall be eligible to avail health & wellbeing management services such as teleconsultation / in person consultation, personal medical care (access to diagnostics and booking of tests), mental wellbeing & lifestyle management programs, emergency response service, home health care and pharmacy access; subject to the following conditions:

- ▶ The availability of suitable service provider(s);
- ▶ Primary diagnosis (wherever applicable) has been done by a Medical Practitioner as may be authorized by a competent statutory authority.
- ▶ Health & Wellbeing Management Service is available to be utilized throughout the policy term.
- ▶ In case of any change, the details shall be displayed on the Insurer's website (www.kotaklife.com) or the Life Insured may contact the Insurer's helpline number before using the Value Added Services. Our helpline number will assist you to utilize the available Value Added Services.
- ▶ Whenever the Value Added Service is withdrawn, the same shall be communicated to all the Life Insured. Prior to effecting any changes, the Insurer shall inform the same to IRDAI.

Health and Wellbeing Benefits

Note:

- ▶ These services are aimed at improving Life Insured's engagement.
- ▶ These value-added services are completely optional for the eligible Life Insured to avail.
- ▶ The Premiums charged shall not depend on whether such a Value added services are offered or availed.
- ▶ The Life Insured may exercise his/her own discretion to avail the Value added services.
- ▶ These Value added services shall be directly provided by the service provider(s).
- ▶ The Value added services can be availed only when the policy / rider is in-force.
- ▶ All the supporting medical records should be available to avail the Value added services.
- ▶ The Insurer reserve the right to change the third party service provider(s) at any time.
- ▶ The Value added services are being provided by third party service provider(s) and the Insurer shall not be liable for any liability.

Access to Wellbeing Application



The Life Insured shall be provided complete access to a wellness mobile application (“Application”). The Life Insured may download the said Application from kli.in/HY on his/ her own compatible device to access the following:

Risk assessment, activity trackers, content and blogs, tools and calculators, electronic health records with Ayushman Bharat Health Account (ABHA) interoperability, challenges and quizzes and other services/ features as may be made available on the Application.

By completing the activities and challenges the Life Insured can earn points that can be redeemed against the available Health Management Services through the app.

This Application is aimed at encouraging a healthy lifestyle of the Life Insured and provide the necessary tools to manage a healthy lifestyle.

This service is offered as an inbuilt benefit and the Premium charged to the Life Insured does not have any loading towards these services.

Tax Benefits:

Tax benefits under the policy are subject conditions specified under the Income Tax Act, 2025 and other prevailing tax laws, if any as applicable. Tax laws are subject to amendments from time to time. Customer is advised to take an independent view from Tax Advisor.

Goods and Services Tax and Cess as applicable, if any shall be levied over and above premium amount shown here as per prevailing tax laws.

Section 41 & 45

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

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.

Section 45 of the insurance Act, 1938 as amended from time to time states that:

Fraud, Misstatement and Forfeiture 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

About Us

Kotak Mahindra Life Insurance Company Limited ("Kotak Life Insurance") is a 100% owned subsidiary of Kotak Mahindra Bank Limited (Kotak) which provides insurance products with high customer empathy. Its product suite leverages the combined prowess of protection and long term savings. Kotak Life Insurance is one of the growing insurance companies in India and has covered over several million lives.

For more information, please visit the company's website at www.kotaklife.com

Kotak Mahindra Group

Kotak Mahindra Group is one of India's leading banking and financial services organizations, offering a wide range of financial services that encompass every sphere of life. From commercial banking, to stock broking, mutual funds, insurance and investment banking, the Group caters to the diverse financial needs of individuals and the corporate sector.

For more information, please visit the company's website at www.kotak.com

About Us

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.

Kotak Vital Care - UIN: 107N143V01.

This is a non-participating non-linked life insurance individual pure risk product. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

Kotak Mahindra Life Insurance Company Limited CIN: U66030MH2000PLC128503 Regn. No.:107, IRDAI Regd. Office: 8th Floor, Plot # C-12, G-Block, BKC, Bandra (E), Mumbai - 400 051. Website: www.kotaklife.com | WhatsApp: 9321003007 | Toll Free No: 18002098800 | Ref. No.: KLI/26-27/E-PPT/463.

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