

Kotak Secure Shield

A Critical Illness Policy



Are you prepared?



Unforeseen medical expenses tend to burn a hole in our pockets & eat into our savings. The cost of medical procedures & treatments are rising at an alarming rate, medical inflation being more than general inflation.

Gone are the days when critical illnesses like heart attack, cancer etc. were rarely heard of. So how does one shield against such unforeseen expenses and make sure that there is no compromise on the quality of healthcare?

Kotak Secure Shield is a Benefit Product designed keeping this in mind to shield you & your family against such adversities and provide a financial cushion.

You can opt for critical illness, personal accident and /or Loss of Job Benefit (due to illness / accident).

Key Benefits of Kotak Secure Shield



Critical Illness Benefit

Provides financial cushion by paying a onetime Sum Insured covering 18 types of critical illnesses, procedures & medical events.



Personal Accident Benefit

The policy provides financial stability for the family in case of death of the insured due to an accident or permanent total disability.



Child Education Benefit

An extension of the Personal Accident Benefit, ensures that a child's future is not financially impacted as a result of accidental death or permanent total disability of the insured parent.



Loss of Job Benefit (due to illness / accident)

Loss of Job Benefit (due to illness / accident) is applicable for loan linked policies taken by Salaried persons.



Flexible policy period of 1 to 3 years

Choose from a flexible policy period of 1 to 3 years depending on your convenience. You can renew your policy at the end of every policy period chosen.



Income tax benefit*

Avail tax benefits on the premium paid towards Critical Illness section of your policy under Section 80D of the Income Tax Act, 1961.



Free look period

We understand that buying a health insurance policy is an important decision, hence we allow you a free look period of 15 days to familiarize yourself with the policy features & details. You can choose to cancel the policy within 15 days of receipt of the policy document, if you are not satisfied.

Critical Illness Benefit



- **First diagnosis of the below-mentioned illnesses:**

- a. Cancer of specified severity
- b. Kidney failure requiring regular dialysis
- c. Multiple Sclerosis with persisting symptoms
- d. Motor Neurone Disease with Permanent Symptoms
- e. Benign Brain Tumor
- f. Primary (Idiopathic) Pulmonary Hypertension
- g. End Stage Liver Failure

- **Undergoing for the first time of the following surgical procedures:**

- h. Major Organ / Bone Marrow Transplant
- i. Open heart replacement or repair of heart valves
- j. Open chest CABG
- k. Aorta Graft Surgery

- **Occurrence for the first time of the following medical events:**

- l. Coma of Specified Severity
- m. Stroke resulting in permanent symptoms
- n. Permanent Paralysis of Limbs
- o. Myocardial Infarction (First Heart Attack of specific severity)
- p. Third Degree Burns
- q. Deafness
- r. Loss of Speech



Eligibility

Entry Age	Minimum 18 years & Maximum 65 years
Renewal Age	Life long renewals allowed
Policy Period	1, 2 & 3 years
Grace Period	30 days for renewals



Sum Insured and Premium Details#

Coverage, Sum Insured and Premium illustration table for non-loan linked customers for(Critical Illness + Personal Accident and Child Education Benefit)

Sum Insured - ₹5 Lacs
Child Education Benefit - ₹50,000

Sum Insured - ₹10 Lacs
Child Education Benefit - ₹100,000

Age Band	Policy Period		
	1	2	3
18-25	1,391	2,879	4,125
26-30	1,488	3,120	4,511
31-35	1,825	3,747	5,476
36-40	2,115	4,471	6,634
41-45	3,659	8,090	12,376
46-50	6,554	13,976	21,061
51-55	10,028	21,407	31,290
56-60	16,204	34,675	50,783
61-65	23,972	51,322	75,197

Age Band	Policy Period		
	1	2	3
18-25	2,782	5,757	8,250
26-30	2,975	6,240	9,022
31-35	3,651	7,494	10,952
36-40	4,230	8,942	13,268
41-45	7,318	16,179	24,751
46-50	13,108	27,952	42,121
51-55	20,056	42,813	62,579
56-60	32,408	69,351	101,565
61-65	47,944	102,643	150,394

All Premium exclusive of applicable taxes.



Policy Exclusions

It is important to understand the exclusions not covered under the policy to avoid any inconvenience in the event of a claim. Following are some of the general exclusions under this policy. A complete list of exclusions can be found in the Policy Wordings on our website www.kotakgeneral.com.

- ♥ Any Pre-existing Diseases will not be covered for a period of 48 months of continuous coverage under the policy
- ♥ First occurrence of any medical condition or event within 90 days of policy commencement
- ♥ Any claim arising or resulting from Insured Person committing any breach of the law with a criminal intent.
- ♥ War, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detainment of all Heads of State and citizens of whatever nation and of all kinds and acts of terrorism.
- ♥ Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission. Nuclear weapon materials.
- ♥ Usage, consumption or abuse of substances intoxicants, hallucinogens, alcohol and/or drugs.
- ♥ Self-destruction or self inflicted injury, attempted suicide or suicide.
- ♥ Any consequential or indirect loss or expenses arising out of or related to any event giving rise to a Claim under the Policy.
- ♥ While serving in any branch of the Military or Armed Forces of any country during war or warlike operations.
- ♥ Any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. The Policy also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.



How to claim?

Critical Illness Claims

- ♥ Intimate us in writing within 10 days of first occurrence/diagnosis of a Critical Illness.
- ♥ Submit all relevant documents* related to claim within 30 days.

Personal Accident Claims

- ♥ Intimate us in writing within 7 days of any injury due to an accident which is likely to give rise to a claim.
- ♥ Submit all relevant documents* related to claim within 30 days.

Loss of Job Benefit (due to illness / accident) Claims

- ♥ Intimate us in writing along with the necessary information & documentation* within 30 days of the Insured Person's termination, temporary suspension from employment.

*For a complete list of documentation required for claim settlement, please refer to the Policy Wordings on our website www.kotakgeneral.com.



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CIN: U66000MH2014PLC260291. IRDAI Reg. No. 152.

The advertisement contains only an indication of covers offered. For more details on risk factors, terms, conditions and exclusions, please read the policy document carefully before concluding a sale. Taxes will be charged extra as per the applicable rates. Trade logo displayed above belongs to Kotak Mahindra Bank Ltd. and is used by Kotak Mahindra General Insurance Company Ltd. under license. *Tax benefit u/s 80D of the Income Tax Act, 1961 mentioned herein is subject to the fulfillment of conditions mentioned in Income Tax Act. Please consult your tax advisor for details. #Additional 1% Kerala flood cess on the premium (excluding GST) shall be levied in the state of Kerala as per the Kerala Finance Act, 2019 and the Kerala Flood Cess Rules, 2019.

ARN: KGI/21-22/II/E-BC/1466. KOTAK SECURE SHIELD UIN: KOTHLP22057V052122.

Statutory warning: Section 41 of the Insurance Act, 1938 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 ₹1,000,000/-