

AMSURE FAMILY HEALTH PROTECTOR

A Complete Healthcare Security for You & Your Family

== POLICY HIGHLIGHTS ==

Amsure Family Health Protector brings a host of Healthcare and Other Unique Benefits for You & Your Family. Please take out a few minutes from your busy schedule and go through these benefits as mentioned below:

1. One Policy - One Premium – offering Complete Protection for You & Your Family
2. Flexible Packages offering Health Insurance Cover up to Rs 4,00,000 Per Year – Every Year
3. Single Policy that covers 2 Adults (Self/Spouse/Parents) and 2 Children (Age: 91 Days - 21 Years)
4. Maximum Eligible Age for Application is 60 Years. The Policy can be renewed till 70 Years of age
5. Instant Insurance Coverage – Applicable from Day 1... No Waiting Period!
6. Hassle-Free, Cashless Hospitalisation Facility at over 3,400 networked hospitals across all over India. In fact, this is the Largest Network of Hospitals covered under any mediclaim policy in India offering Cashless Treatment Facility.
7. All admissible expenses will be reimbursed if hospitalisation happens in a non-networked hospital
8. Covers all relevant expenses incurred within 30 days prior to and 60 days after hospitalisation
9. Day Care Expenses on 28 Specific treatments including Cataract, Dialysis, Radiotherapy, Chemotherapy etc
10. Daily Hospital Cash Benefit of Rs 500 for each 24 hours of hospitalisation
11. Convalescence Benefit of a lump sum of Rs 10,000 if hospitalisation exceeds 21 consecutive days
12. All Pre-Existing Diseases are covered after 4 continuous years of insurance under this policy
13. Cumulative Bonus of 5% increase in Sum Insured after every claim-free year – up to a maximum of 50% of the Sum Insured. So you can enjoy 100% Guaranteed Returns on your unused premiums
14. No Medical Examination Required for persons up to the age of 55 years. Applicants between 55 and 60 years of age have to submit a Medical Practitioner's Report along with Original ECG, Blood Sugar (Fasting & PP), and Urine Sugar Test Reports
15. Ambulance Charges up to Rs 1,000 (Per Person Per Claim) will be covered in case of an emergency
16. Master Health Checkup Expenses after 4 consecutive claim free years – Rs 750 Per Insured Person
17. 24x7 Dedicated Healthcare Helpline & Online Medical Record Facility for All Future References
18. No Hidden Cost in any form over and above those mentioned in the Premium Table (attached)
19. Sum Insured can be increased to a maximum of 100% of the Existing Sum Insured by paying the applicable premium... provided the policy has claim-free status
20. Income Tax Benefit U/S 80D for Health Insurance Premium paid up to Rs 15,000 (Rs 20,000 where the cover includes Senior Citizens)
21. Policy Remains in Force even if you discontinue your Amway Distributorship (Unlike Health Insurance provided by Your Employer)

== ADDITIONAL INCOME POTENTIAL ==

Besides offering a host of health insurance benefits, Amsure Family Health Protector also comes to you with an opportunity to generate substantial extra income which assures you return on your Insurance Premium while you introduce this wonderful Health Insurance Policy to your relatives, friends and acquaintances. Some of the most interesting features include:

1. An Opportunity to Start Your Own Business with a Refundable, Risk-Free, One-Time Investment of Rs 995 only
2. Minimum Income Potential of Rs 6,00,000 Per Annum within 18 - 24 Months
3. A Unique Opportunity even for people over 70 Years to Assure their Personal Healthcare Expenses for the rest of their lives
4. A Team of Well Qualified Amsure Insurance Planners at your disposal to take care of your Prospects & Potential Customers
5. A Fully Dedicated Line of Sponsorship (LOS) committed to assist you in building up your business – right from Day 1
6. 100% Support from Amway India, Amsure, Royal Sundaram and Medicare TPA Services for Hassle-Free Insurance and Claim Processing
7. A Fully Dedicated Customer Support Desk to help you out in all Enquiries related to Health Insurance

== SCOPE OF THE OPPORTUNITY ==

Some of the Statistics given below indicate the rising healthcare cost with every passing day, which makes Health Insurance a MUST for everyone today – including You & Your Family

1. Only 1.2% of India's population is currently covered under Health Insurance
2. India needs at least 6,00,000 Additional Hospital Beds by 2012
3. Lifestyle Diseases to Cost India...
 - (a) US\$ 10.3 billion by 2010 (Rs 50,000 Crore) – Just the Tip of an Iceberg in the Making!
 - (b) US\$ 40 billion by 2012 (Rs 200,000 Crore) – An Unbelievable 300% Growth in just 2 Years!!
 - (c) US\$ 237 billion by 2015 (Rs 1,185,000 Crore) – A Whooping 500% Growth in just 3 Years!!!

== ABOUT AMSURE & ROYAL SUNDARAM ==

Amsure Family Health Protector Policy has been brought to you by [Amsure Insurance Agency Ltd](#) – India's largest corporate insurance agency (a joint venture between [Amway India Enterprises](#) and [Hollard Insurance Group](#), South Africa), in association with [Royal Sundaram Alliance Insurance Co. Ltd.](#) – India's first insurance company to be granted a license post privatisation in 2001. Since inception Royal Sundaram has successfully covered more than 2.5 million assets and people across the country. The Cashless Claim Processing is facilitated through [Medicare TPA Services Pvt Ltd](#) – India's leading Third Party Administrator offering Claim Processing Services for 13 General Insurance Companies in India.

== MORE INFORMATION & APPLICATION ENQUIRIES ==

Mr Pinaki Ray (+91 981 110 9535) & Ms Dhruva Ray (+91 987 337 9535)