

**PEACEFUL PRESENT  
SECURED FUTURE**



**Lets directly face  
some of our worst fears!**

**Fears that can strike us  
and/or our most loved ones.  
Any Time. To Any One.**

# What if this happens?

1

Case of: **Mr. Rajesh**  
Existing Insurance: **Endowment life – Rs.2L**  
Existing Investment: **SIP of Rs.5,000/- in MF Equity**

# What if this happens?

1

Case of: **Mr. Rajesh**  
Existing Insurance: **Endowment life – Rs.2L**  
Existing Investment: **SIP of Rs.5,000/- in MF Equity**

## Event

**Rajesh dies in a fatal Accident...**

# What if this happens?

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Case of: **Mr. Rajesh**  
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# What if this happens?

1

Case of: **Mr. Rajesh**  
Existing Insurance: **Endowment life – Rs.2L**  
Existing Investment: **SIP of Rs.5,000/- in MF Equity**

## Result

### Unexpected Death

Death Claim of **Rs.2 Lacs** only  
Family left to fend for itself...

## What if this happens?

2

Case of: **Mr. Arun**

Existing Insurance: **Term Life – Rs.25L**  
**Health – Rs.50,000 (sum insured)**

Existing Investment: **SIP of Rs.5,000/- in MF Equity**

## What if this happens?

2

Case of:	<b>Mr. Arun</b>
Existing Insurance:	<b>Term Life – Rs.25L</b> <b>Health – Rs.50,000 (sum insured)</b>
Existing Investment:	<b>SIP of Rs.5,000/- in MF Equity</b>

### Event

**Arun was diagnosed with some  
severe illness & was hospitalised**  
**Hospitalisation Expenses: Rs.1,15,000/-**

## What if this happens?

2

Case of: **Mr. Arun**

Existing Insurance: **Term Life – Rs.25L**  
**Health – Rs.50,000 (sum insured)**

Existing Investment: **SIP of Rs.5,000/- in MF Equity**

## What if this happens?

2

Case of: **Mr. Arun**  
Existing Insurance: **Term Life – Rs.25L**  
**Health – Rs.50,000 (sum insured)**  
Existing Investment: **SIP of Rs.5,000/- in MF Equity**

### Event

## Hospitalisation & Medical Emergency

Health Claim of **Rs.50,000** only. Rest **Rs.65,000** met by redeeming existing SIP investment

## What if this happens?

3

Case of: **Mr. Reddy**

Existing Insurance: **Term Life – Rs.25L**  
**Health – Rs.2L (sum insured)**

Existing Investment: **SIP of Rs.10,000/- in MF Equity**

## What if this happens?

3

Case of: **Mr. Reddy**  
Existing Insurance: **Term Life – Rs.25L**  
**Health – Rs.2L (sum insured)**  
Existing Investment: **SIP of Rs.10,000/- in MF Equity**

### Event

**Accident while going to office...**  
**Loses his right arm in accident**  
**Hospitalisation Expenses: Rs.95,000/-**

## What if this happens?

3

Case of: **Mr. Reddy**

Existing Insurance: **Term Life – Rs.25L**  
**Health – Rs.2L (sum insured)**

Existing Investment: **SIP of Rs.10,000/- in MF Equity**

## What if this happens?

3

Case of:	<b>Mr. Reddy</b>
Existing Insurance:	<b>Term Life – Rs.25L</b> <b>Health – Rs.2L (sum insured)</b>
Existing Investment:	<b>SIP of Rs.10,000/- in MF Equity</b>

### Result

## Accident and Partial Disability

Health Claim received **Rs.95,000**.

But Reddy may lose job due to Disability & meeting household expenses is **now** the biggest worry...

## What if this happens?

4

Case of: **Mr. Rohan**

Existing Insurance: **Term Life – Rs.50L**  
**Health – Rs.5L (SA)**  
**Personal Accident Rs. 25L**

Existing Investment: **SIP of Rs.10,000/- in MF Equity**

## What if this happens?

4

Case of:	Mr. Rohan
Existing Insurance:	Term Life – Rs.50L Health – Rs.5L (SA) Personal Accident Rs. 25L
Existing Investment:	SIP of Rs.10,000/- in MF Equity

### Event

**Gas cylinder explosion in kitchen**  
**The house catches fire & family suffers**  
**from severe burns**  
**Rohan could not go office for 2 months**

## What if this happens?

4

Case of: **Mr. Rohan**

Existing Insurance: **Term Life – Rs.50L**  
**Health – Rs.5L (SA)**  
**Personal Accident Rs. 25L**

Existing Investment: **SIP of Rs.10,000/- in MF Equity**

## What if this happens?

4

Case of:	<b>Mr. Rohan</b>
Existing Insurance:	<b>Term Life – Rs.50L</b> <b>Health – Rs.5L (SA)</b> <b>Personal Accident Rs. 25L</b>
Existing Investment:	<b>SIP of Rs.10,000/- in MF Equity</b>

### Result

## House Damage & Hospitalisation

Rohan got claim under Health for Rs.5L &

Personal Accident claim for Rs.25,000/- per month

However, home was severely damaged & repairs for home, furniture & fixtures costs **Rs.25L**

**Any of following is a possibility for anyone of us...**

**1**

**Unexpected Death**

**2**

**Hospitalisation & Medical Emergency**

**3**

**Partial / Total Disability**

**4**

**House / Property Damage**

# However, most of choose to ignore this reality & do nothing about it...

Insurance has been sold for long in India.

But the penetration is still very less...

- Life Insurance – Not Even 12% of Households
- Life Sum Assured – Not Even Rs.2 Lac / Policy
- Health Insurance – Not Even 10% of Households
- Health Sum Insured – Not Even 1 Lac per policy
- Personal Accident – Not Even 1% of households
- Home – Negligible!

Lack of awareness & quality of advice & service are among the few challenges...

**We cannot see the future...  
But we can be ready for anything it offers.**

## **Steps to A Peaceful Present & A Secured Future**

**Understand**

All risks that  
you face &  
the resultant  
scenarios

**Assess**

Your needs  
for cover &  
the money  
you can  
spend for it

**Implement**

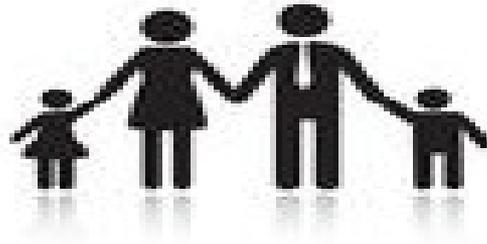
Choose the  
right product  
& cover @  
the right  
time

**Monitor**

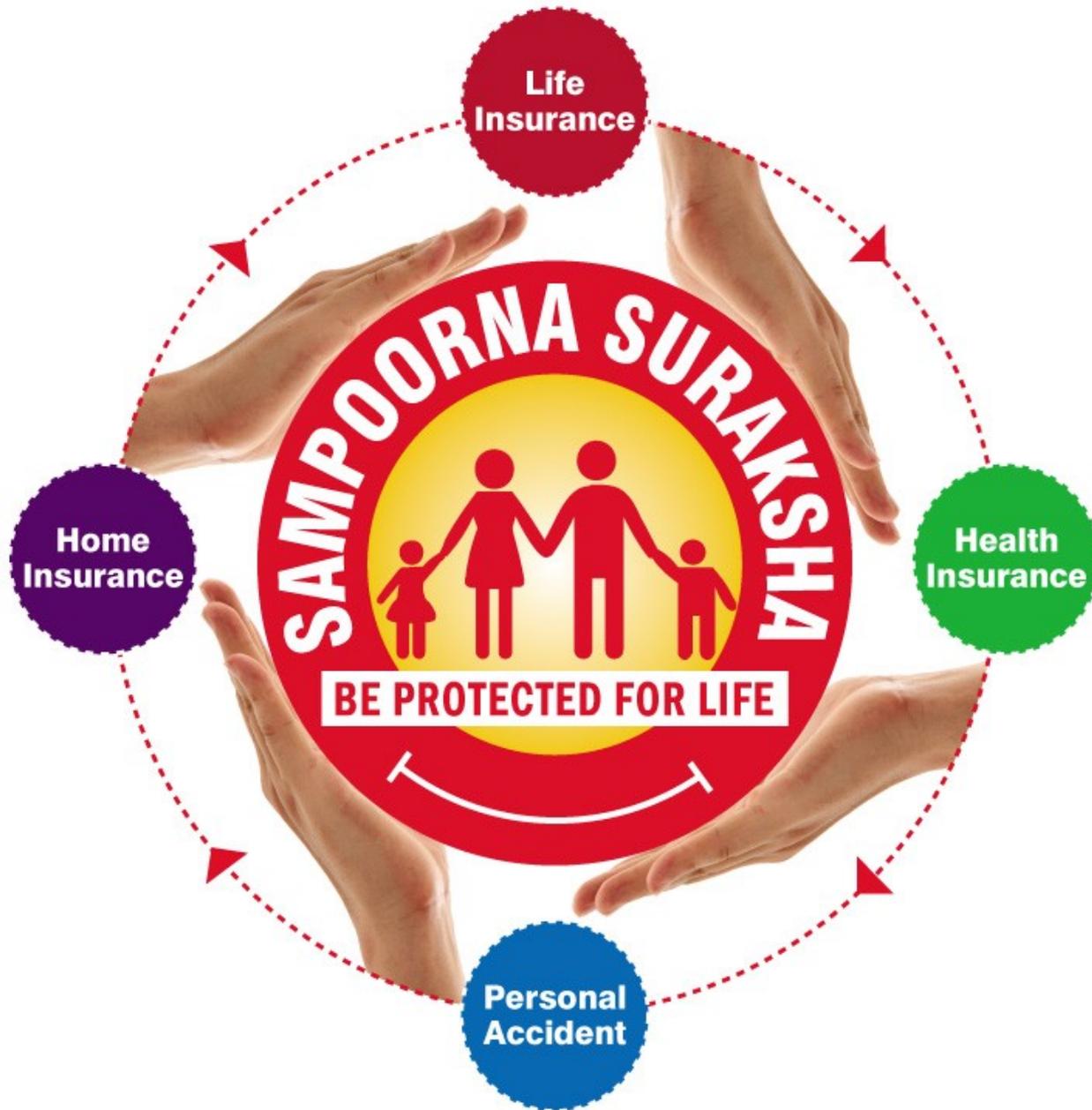
Review of  
needs &  
coverage  
from time-to-  
time

# Presenting an idea for

**PEACEFUL PRESENT. SECURED FUTURE.**



**Cover all the major possible  
Risks that you face in life...**





**First time ever...**

**360 Protection. 1 SSP for 1 Family.**

**Maximum Cover. Affordable Costs.**

**Best of Products. Keeping You First.**

**Easy To Know. Easy To Decide.**

**Right Cover. Right Product.... The Right Way.**



## Life Insurance



- ▶ Covers natural death
- ▶ Covers accidental death
- ▶ Covers critical illness, accidental disability through riders
- ▶ Covers child's future through child plans

The actual coverage would depend upon the insurance plan being considered.



## Health Insurance



- ▶ Covers hospitalisation charges,
- ▶ Covers pre & post hospitalisation expenses
- ▶ Covers cost of Medicines/ Drugs / X-rays etc;
- ▶ Covers ICU charges
- ▶ Covers ambulance charges
- ▶ Covers day care procedures

The actual coverage would depend upon the insurance plan being considered.



- ▶ Covers accidental death
- ▶ Covers permanent total disability (accidental)
- ▶ Covers temporary total disability (accidental)
- ▶ Covers accidental hospitalisation expenses
- ▶ Covers modification cost of residence/vehicle
- ▶ Cover expenses in case of broken bones.

The actual coverage would depend upon the insurance plan being considered.



## Home Insurance



- ▶ Covers building structure like walls, ceilings, flooring etc;
- ▶ Covers building contents like furniture, clothes, utensils etc;
- ▶ Covers against fire, floods, lightening, riot, strike, malicious damage, earthquake, burglary, terrorist attack, etc;

The actual coverage would depend upon the insurance plan being considered.



Risk Cover	Life	Health	PA	Home	SSP
Natural Death	✓				✓
Accidental Death	✓		✓		✓
Permanent Total Disability			✓		✓
Permanent Partial Disability			✓		✓
Temporary Total Disability			✓		✓
Hospitalization Expenses		✓			✓
Accidental Hospitalization		✓	✓		✓
Pre & Post Hospitalization		✓			✓
Treatment expenses for broken bones		✓	✓		✓
Cost of Medicines/Drugs/X-rays, etc.		✓	✓		✓
Modification of Home/Vehicle			✓		✓
Home Structure				✓	✓
Home Contents (Electronics, FFF, etc.)				✓	✓
Income Tax Benefit	✓	✓			✓

The actual coverage would depend upon the insurance plan being considered. For indicative purposes only.



LET US LOOK AT  
SOME SUGGESTED

**SAMPOORNA SURAKSHA PACKS**



## For Male. Aged 30 Years

SILVER PACK				
Particulars	Life	Health	PA	Home
Cover Nature	Term	Floater	Standard	Basic
Cover Amount	50L	5L	50L	30L+5L
Premium Range (Rs.)	7,252	18,327	5,625	4,081
<b>Total (Rs.)</b>	<b>35,285</b>			

GOLD PACK				
Particulars	Life	Health	PA	Home
Cover Nature	Term	Floater	Premium	Basic
Cover Amount	1Cr.	10L	1Cr.	50L+10L
Premium Range	13,539	25,345	11,686	7,391
<b>Total (Rs.)</b>	<b>57,961</b>			

Insurance is subject matter of solicitation\*.

The Premium mentioned are only indicative in nature\*.

These are Sample Premiums of Kotak, Bupa HB, AM IPA, IL Home \*I Inclusive of Stax.



## For Male. Aged 35 Years

SILVER PACK				
Particulars	Life	Health	PA	Home
Cover Nature	Term	Floater	Standard	Basic
Cover Amount	50L	5L	50L	30L+5L
Premium Range (Rs.)	9,899	18,488	5,625	4,081
<b>Total (Rs.)</b>	<b>38,093</b>			

GOLD PACK				
Particulars	Life	Health	PA	Home
Cover Nature	Term	Floater	Premium	Basic
Cover Amount	1Cr.	10L	1Cr.	50L+10L
Premium Range	18,889	25,543	11,686	7,391
<b>Total (Rs.)</b>	<b>63,509</b>			

Insurance is subject matter of solicitation\*.

The Premium mentioned are only indicative in nature\*.

These are Sample Premiums of Kotak, Bupa HB, AM IPA, IL Home \*I Inclusive of Stax.



## For Male. Aged 40 Years

SILVER PACK				
Particulars	Life	Health	PA	Home
Cover Nature	Term	Floater	Standard	Basic
Cover Amount	50L	5L	50L	30L+5L
Premium Range (Rs.)	15,001	20,515	5,625	4,081
<b>Total (Rs.)</b>	<b>45,222</b>			

GOLD PACK				
Particulars	Life	Health	PA	Home
Cover Nature	Term	Floater	Premium	Basic
Cover Amount	1Cr.	10L	1Cr.	50L+10L
Premium Range	29,009	28,328	11,686	7,391
<b>Total (Rs.)</b>	<b>76,414</b>			

Insurance is subject matter of solicitation\*.

The Premium mentioned are only indicative in nature\*.

These are Sample Premiums of Kotak, Bupa HB, AM IPA, IL Home \*I Inclusive of Stax.



## For Male. Aged 45 Years

SILVER PACK				
Particulars	Life	Health	PA	Home
Cover Nature	Term	Floater	Standard	Basic
Cover Amount	50L	5L	50L	30L+5L
Premium Range (Rs.)	23,632	25,159	5,625	4,081
<b>Total (Rs.)</b>	<b>58,497</b>			

GOLD PACK				
Particulars	Life	Health	PA	Home
Cover Nature	Term	Floater	Premium	Basic
Cover Amount	1Cr.	10L	1Cr.	50L+10L
Premium Range	46,354	34,952	11,686	7,391
<b>Total (Rs.)</b>	<b>100,383</b>			

Insurance is subject matter of solicitation\*.

The Premium mentioned are only indicative in nature\*.

These are Sample Premiums of Kotak, Bupa HB, AM IPA, IL Home \*I Inclusive of Stax.



## SSP Matrix

SILVER PACK					
Age	Life	Health	PA	Home	Total
30 years	7,252	18,327	5,625	4,081	35,285
35 years	9,899	18,488	5,625	4,081	38,093
40 years	15,001	20,515	5,625	4,081	45,222
45 years	23,632	25,159	5,625	4,081	58,497

GOLD PACK					
Age	Life	Health	PA	Home	Total
30 years	13,539	25,345	11,686	7,391	57,961
35 years	18,889	25,543	11,686	7,391	63,509
40 years	29,009	28,328	11,686	7,391	76,414
45 years	46,354	34,952	11,686	7,391	100,383

Insurance is subject matter of solicitation\*.

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These are Sample Premiums of Kotak, Bupa HB, AM IPA, IL Home \*I Inclusive of Stax.

# The Next Step...

**Get Convinced**

Get clear & convinced about the **Sampoorna Suraksha Pack** idea

**Decide SSP**

Choose your **Sampoorna Suraksha Pack**

**Decide Covers  
& Products**

Finalise coverage need & products from recommended options available

**Implement SSP**

Ask advisor to execute the SSP at the **EARLIEST**

ENSURE YOUR



**TODAY!!!**

