

Your Health, Our Dependability...

IndiaFirst Money Back Health Insurance Plan

A Joint Venture of



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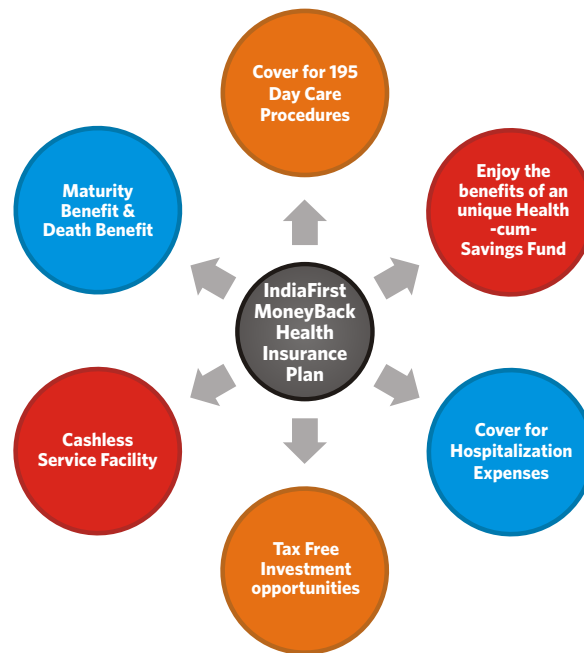
We all save for that dream holiday, our dream house or our child's dream. But how often do we save towards meeting various health related emergencies without depleting our hard earned savings?

When we are young, we strive to fulfill all our dreams. However, with today's changing and highly stressed lifestyle, a large portion of our savings gets diverted towards increasing healthcare costs. The need of the hour is for a plan that not only takes care of our health, but also takes care of our family's needs.

Our IndiaFirst Money Back Health Insurance plan protects your peace of mind by getting rid of all your worries about treatment expenses, allowing you to focus on more important things, like getting better. It is a unit linked health plan, with an inbuilt savings component attached to it.

Disclaimer: 'IN UNIT LINKED INSURANCE PLANS, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. The premiums paid in unit linked life insurance policies are subject to investments risks associated with capital markets and the NAVs or the units may go up or down based on the performance of the fund and factors influencing the capital market and the Insured is responsible for his/her decisions. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding the sale. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary. The premiums and funds are subject to certain charges such as the Premium Allocation Charge, Policy Administration Charge, Fund Management charge and applicable Mortality Charges. The customer will also have to bear a discontinuance charge if the policy is discontinued before the end of 5 policy years. We have a right to increase/introduce charges subject to prior approval from IRDA. UIN - IndiaFirst Money Back Health Insurance Plan - 143L014V01. Insurance is the subject matter of the solicitation. IndiaFirst Life Insurance Company Limited. IRDA Registration No. 143. Registered address: C-26, Baroda Corporate Center, G-Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051. Corporate address: 301, 'B' Wing, The Qube, Infinity Park, Dindoshi - Film City Road, Malad (East), Mumbai - 400 097. www.indiafirstlife.com SMS <FIRST> to 56677 SMS Charges apply. Toll free No - 1800 200 5700 Advtg. Ref. No.: OP0016

Few key reasons that you should invest your hard earned money in the IndiaFirst Money Back Health Insurance Plan are:



Health Cover for you and your family

- **Cover for Hospitalizations Expenses:** If you/your family member is hospitalized, you are entitled to 1 per cent of the annual sum assured, with a maximum limit of ₹ 5,000 per day as room charges and 2 per cent of the annual sum assured or ₹ 10,000 per day whichever is less as ICU/ICCU charges
- **Cover for 195 Day care procedures:** Medical expenses for 195 day care procedures are covered and you do not even require hospitalization for 24 hours or more!
- **Other Coverage:** You will also enjoy the coverage for investigation charges, cancer treatment, surgical treatment and many others under this plan.

Enjoy the benefits of a unique Health - cum - Savings Fund:

- **Health Fund:** Reimbursement of all other medical expenses which are not covered under the hospitalization benefit, are covered by creating a fund for you and your family
- **Flexible Investment Options:** You have the option to invest in 5 funds across different asset classes, where you choose the proportion of your investment based on your risk appetite. (Equity1, Balanced1, Debt1, Liquid1, Index Tracker or a Value fund).
- **Optimize your investment opportunity:** You can make the most of your investments by 'switching' or 'redirecting your premium' from one fund to another. You can switch your funds free of charge 2 times a month, 24 times a year into the asset class of your choice.
- **Lump Sum on Maturity :** The accumulated Fund Value is paid out to you at maturity of the plan
- **Lump sum payout at death of primary life assured:** A lump sum benefit equal to the fund value till date is immediately paid to the nominee in case of the primary life assured's untimely demise as well as the proportionate morbidity charge for the uncovered period. The death benefit is paid out and the plan terminates.

Convenient and customized benefits

- **Family Floater:** This plan can be taken as family floater, where more than one member of the family can be insured under the same plan i.e. primary life insured, spouse, maximum 2 children and maximum 2 parents of primary life insured
- **Cash Less or Non- Cash Less Service Facility:** You can enjoy cash less service facility in our network hospitals as specified by us / TPA (Third Party Administrator). You can also opt for non - cash less service facility, as per your convenience.

Options to do more with your plan:

- **Protect your Savings:** An option of protecting your long term investments by systematically transferring your funds into a Liquid1 fund over the last 3 years of the policy term.
- **Portability of Plan:** You can switch to any other unit linked plan of IndiaFirst Life Insurance to enjoy the benefits of that plan.
- **Loan Facility :** You can avail of a loan from our Company within the first five years of the plan
- **Money available when you need it :** Access to funds and liquidity in the form of partial withdrawals after 5 plan years
- **Maturity Proceeds over a period of time :** You can choose to receive your maturity fund value over a period of 5 years after the end of the plan term under the Settlement Option

Tax Benefits on your long term investments

- **Maximize Tax Benefits on Health Premium:** Enjoy tax benefits on the health premium paid under Section 80(D) of the Income Tax Act, 1961.
- **Tax Benefits on maturity amount and withdrawal:** Enjoy full tax benefits on the maturity and withdrawal amounts under Section 10(10) D, of the Income Tax Act, 1961.