

# Assurance at every step

Introducing **SUD Life Health Assure**, a fixed benefit health plan that offers a lumpsum payout to ease medical costs, support recovery, and protect your family's everyday needs.

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## KEY FEATURES



**Choice of 4 Coverage options<sup>1</sup>**



**Return of Premium Option<sup>2</sup>**



**Avail Loan Benefit<sup>3</sup>**

## COVERAGE OPTIONS



**Lumpsum payment against Major & Minor Critical Illnesses<sup>4</sup>**



**Daily Cash During Hospital Stay<sup>5</sup>**



**Accidental Death Benefit<sup>6</sup>**



**Total & Permanent Disability due to Accident<sup>6</sup>**

**Secure your health with guaranteed peace of mind.**

<sup>1</sup> Coverage options (Hospital Cash Benefit, Accidental Death Benefit, Accidental Total & Permanent Disability Benefit, & Comprehensive Critical Illness) must be selected at policy inception and cannot be altered later. Benefits are payable only as per the terms, conditions, waiting periods, and definitions applicable to each coverage option. <sup>2</sup> Return of Premium is applicable only under the "With ROP" benefit option. 100% of total premiums paid till date of maturity for inforce coverage options provided the policy is inforce. <sup>3</sup> A policy holder can avail loan during the policy term, provided the policy has acquired surrender value, by assigning the policy document as a collateral security. The loan can be availed up to 50% of Surrender Value. <sup>4</sup> Coverage for 10 minor conditions and 40 major conditions. The benefits are subject to fulfillment of definitions, waiting period, survival period and cooling-off period. Please read sales brochure carefully for details. <sup>5</sup> Hospital cash benefit will only be available under without ROP option. Get fixed per-day cash support for hospitalisation beyond 24 hours – up to 50 days per year, max 300 days per policy term (for other than 5 pay) & max 250 days for 5 pay. <sup>6</sup> Benefits under Accidental Death or Total & Permanent Disability are payable only on events meeting the policy definitions and conditions. Exclusions and survival period requirements (if applicable) must be satisfied. Accidental Death Benefit coverage option can not be selected standalone. It has to be selected with another coverage option.

Life can be unpredictable. Accidents, critical illnesses, or sudden hospital stays can place emotional and financial pressure on you and your family. Introducing **SUD Life Health Assure Plan** that offers a lumpsum payout, acting as a financial cushion to help you manage medical expenses, support recovery, and protect your family's daily needs when life takes an unexpected turn.

## Know Your Plan Better

SUD Life Health Assure is a fixed benefit health insurance plan providing following coverage options:

- Accidental Death Benefit
- Accidental Total & Permanent Disability (ATPD)
- Comprehensive Critical Illness benefit
- Hospital Cash Benefit

You select **one Benefit Type** and then choose your **Coverage Options**.

Accidental Death Benefit (ADB) must be paired with at least one additional coverage option.

All payouts are in **lumpsum**. Once the benefit type and coverage options are chosen, it cannot be altered.

If multiple coverage options are selected and if any of the options is terminated on settlement of claim, the coverage under the other options will continue for the remaining Policy Term, provided the Life Assured is alive and due premiums are paid.

## Benefit Types & Coverage Options

### A. With Return of Premium (ROP)

Total Premiums paid till the maturity date for the in-force coverage options are refunded at the end of the policy term if the policy is in force.

The following coverage options are available with this benefit type:

- Accidental Death Benefit (ADB)
- Accidental Total & Permanent Disability (ATPD)
- Comprehensive Critical Illness (CCI)

### B. Without Return of Premium (Without ROP)

No benefit is paid on survival at policy maturity.

The following coverage options are available with this benefit type:

- Hospital Cash Benefit (HCB)
- Accidental Total & Permanent Disability (ATPD)
- Accidental Death Benefit (ADB)
- Comprehensive Critical Illness (CCI)

## Eligibility & Plan Summary

Benefit Type		With ROP			Without ROP			
Coverage Options		ADB	ATPD	CCI	ADB	ATPD	CCI	HCB
Entry Age	Minimum	18 Years						
	Maximum	60 Years	50 Years		60 Years		50 Years	
Age at Maturity	Minimum	23 Years						
	Maximum	85 Years	75 Years		85 Years	75 Years		70 Years

Benefit Type		With ROP			Without ROP			
Coverage Options		ADB	ATPD	CCI	ADB	ATPD	CCI	HCB
<b>Premium Payment Term (PPT)</b>		Limited Pay (LP) - 5   6   7   8   9   10   12   15 Regular Pay (RP) - As per Policy Term						
<b>Policy Term (PT)</b>	<b>Minimum</b>	<b>PPT</b>	<b>PT</b>	<b>PPT</b>		<b>PT</b>		
		LP - 5 to 10, 12	15	LP - 5 to 10, 12, 15		PPT + 1		
		LP - 15	20	RP		5		
		RP	15					
	<b>Maximum</b>	40 Years	30 Years	40 Years	30 Years	20 Years		
<b>Sum Assured</b>	<b>Minimum</b>	₹ 1,00,000	₹ 2,00,000	₹ 1,00,000	₹ 2,00,000	<b>PPT</b>	<b>SA</b>	
						5	₹ 2,50,000 <sup>®</sup>	
	<b>Maximum</b>	As per the Board approved Underwriting Policy					Others	₹ 3,00,000 <sup>#</sup>
<b>Annualized Premium</b>	<b>Minimum</b>	1,000*						
	<b>Maximum</b>	As per the Board approved Underwriting Policy						

<sup>®</sup> Minimum per day fixed amount of ₹ 1,000 multiplied by 250 days over the Policy Term. Maximum 50 days of per day fixed Benefit can be claimed in a Policy Year.

<sup>#</sup> Minimum per day fixed amount of ₹ 1,000 multiplied by 300 days over the Policy Term. Maximum 50 days of per day fixed Benefit can be claimed in a Policy Year.

<sup>^</sup> Maximum Per Day fixed amount of ₹ 6,000 multiplied by 300 days over the Policy Term. Maximum 50 days of per day fixed Benefit can be claimed in a Policy Year.

\* Minimum Annualized Premium is the total Annualized Premium of all the coverage options. For other applicable modes minimum premium will be Annualized Premium multiplied by modal factor as mentioned below.

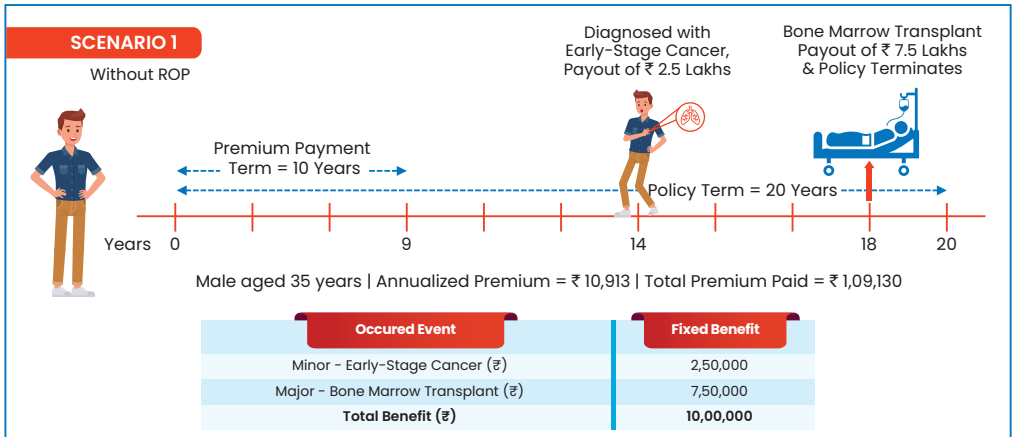
Note: Policy Term will be same across all coverage options in case of Policyholder chooses multiple options.

## Benefits explain with examples:

### Example 1: Without ROP

Mr. Vivek, aged 35, has opted for SUD Life Health Assure. The details are as below

Coverage Options selected	- CCI	Premium Paying Term	- 10 years
Annualized Premium	- ₹ 10,913	Channel	- Corporate Agency
Policy Term	- 20 years	Sum Assured (SA)	- ₹ 10,00,000
Premium Frequency	- Yearly		

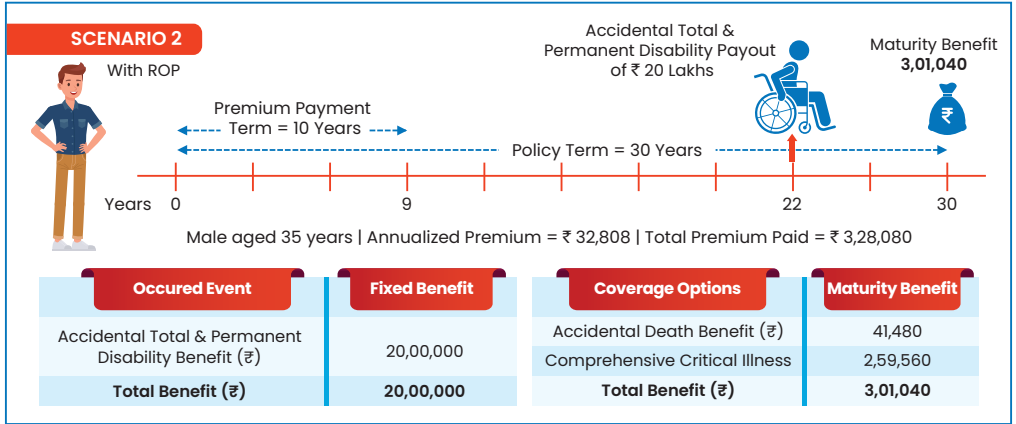


In the above-mentioned examples, it is assumed that the policy was in force as on date of insured events and terms, conditions, definitions, exclusions, waiting period, survival period, cooling period, as applicable are fulfilled.

## Example 2: With ROP

Mr. Vivek, aged 35, has opted for SUD Life Health Assure. The details are as below

Coverage Options selected	- ATPD, ADB & CCI	Comprehensive Critical Illness Sum Assured (SA)	- ₹ 10,00,000
Policy Term	- 30 years	Annualized Premium	- ₹ 32,808
Premium Paying Term	- 10 years	Premium Frequency	- Yearly
Accidental Total & Permanent Disability Sum Assured (SA)	- ₹ 20,00,000	Channel	- Corporate Agency
Accidental Death Benefit Sum Assured (SA)	- ₹ 20,00,000		



In the above-mentioned examples, it is assumed that the policy was in force as on date of insured events and terms, conditions, definitions, exclusions, waiting period, survival period, cooling period, as applicable are fulfilled.



For more details, contact the Branch Manager

OR

Name: \_\_\_\_\_ ☎ \_\_\_\_\_

OR

☎ 1800 266 8833 🌐 [www.sudlife.in](http://www.sudlife.in)

SUD Life Health Assure | UIN: 142N098V01 | An Individual Non-Linked Non-Participating Health Insurance Plan

Star Union Dai-ichi Life Insurance Company Limited | IRDAI Regn. No.: 142 | CIN: U66010MH2007PLC174472

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