

Financial care for your family while the hospital cares for you



Circles of Protection 4

Financial care for your family while the hospital cares for you



Accident and sickness in-hospital income

Hospitalisation due to sickness or resulting from an accident is a very traumatic experience, especially if you are left worrying about your lost income.

This benefit guarantees cash payments for the period of hospitalisation enabling you to relax and concentrate on getting better, while your family's well-being is taken care of.

Receive cash while you recover

Should you have an accident or suffer from an illness for which you need to be hospitalised, we will pay you the selected weekly benefit amount from the very first day of your hospitalisation for up to 52 weeks. The money you receive is paid in addition to any other insurance policies you may have and can be used to replace lost income, assist with family expenses or to help pay for the best possible medical care.

In addition, the Circles of Protection 4 is packed with special features:

- You receive payments regardless of your expenses, even if you are treated or admitted in a free hospital
- Your benefits are paid directly to you
- There are no deductible amounts. A waiting period of 30 days applies for sickness
- You can choose the contributions/pay out amount that best suits your needs
- You will receive benefits even if you have other insurance plans

Upgrade and get even more from your policy

In addition to the standard policy benefits, you can select additional protection to supplement your cover.

150% in-hospital income for heart attack/cancer

By paying a small surcharge of 15% to the applicable premium you can increase your pay out by 50%.

200% in-hospital income for the US, Canada & Europe

By paying a small surcharge of 10% to the applicable premium, your pay out will be doubled in case of an accident or sickness, while on a visit to the US, Canada or Europe.

In-hospital surgical expense reimbursements

Hospital stays are often accompanied by costly surgeries. Should you or your family need surgery as a result of an illness or an injury, the surgical expense reimbursement benefit will pay you the surgical fees up to the limit you select.

The surgical expense reimbursement benefit will pay you 100% of the actual charge for the surgeon's fee, anaesthetist's fee and operating room rent. This should not exceed the percentage of the maximum benefit set forth in the surgical schedule for each surgical procedure.

If the surgical expense is already covered by a government programme or other insurance plan, the surgical expense reimbursement benefit will only pay for amounts not covered by these plans, or policies as per the original bills.

The surgical expense reimbursement benefit is only available as an option to the accident and sickness in-hospital income benefit.

Eligibility

Entry age for adults is 18 - 59 years for both annual and single premium modes.

Entry age for children (applying with parents) is 1 - 19 or up to 23 if full time students (for annual mode).

1 - 19 for 5 year single premium and

1 - 21 for 3 year single premium - when applying with parents.

Renewal Conditions

This policy may be renewed at the age of 60 by paying a higher premium, which will be communicated by the Company, at that time.

The premium charged at age 60 may continue till age 65 for Accident & Sickness In-Hospital Income / Accident & Sickness In-Hospital Surgical Expense.



For added security, consider our Circles of Protection 1,2,3. Contact your insurance consultant for more information.

Choose the plan that suits your needs

Accident and sickness in-hospital income (Weekly benefit)

Benefit amount USD	70	150	300	500	700	1,000	1,250	1,400	1,750	2000
Age group	Annual premium (USD)									
Under 40	27.72	59.40	118.80	198.00	277.20	396.00	495.00	554.40	693.00	792
40-49	34.65	74.25	148.50	247.50	346.50	495.00	618.75	693.00	866.25	990
50-59	39.27	84.15	168.30	280.50	392.70	561.00	701.25	785.40	981.75	1122
60-65 (renewal only)	44.66	95.70	191.40	319.00	446.60	638.00	797.50	893.20	1,116.50	1276
Children 1-19 (or 23 if full-time students)	20.79	44.55	89.10	148.50	207.90	N/A	N/A	N/A	N/A	N/A

Accident & sickness in-hospital surgical

Benefit amount USD	1,000	2,000	5,000	8,000	10,000	15,000	20,000	30,000	40,000	50,000
Age group	Annual premium (USD)									
Under 40	56.10	112.20	280.50	448.80	561.00	841.50	1,122.00	1,320.00	1,760.00	2,200.00
40-49	83.10	166.20	415.50	664.80	831.00	1,246.50	1,662.00	1,815.00	2,420.00	3,025.00
50-59	126.00	252.00	630.00	1,008.00	1,260.00	1,890.00	2,520.00	2,805.00	3,740.00	4,675.00
60-65 (renewal only)	151.30	302.60	756.50	1,210.40	1,513.00	2,269.50	3,026.00	3,300.00	4,400.00	5,500.00
Children 1-19 (or 23 if full-time students)	52.30	104.60	261.50	418.40	523.00	784.50	1,046.00	1,155.00	1,540.00	1,925.00

A policy fee of US\$ 5.00 (Annual Policy) or US\$ 15.00 (Single Premium Policy) applies to each application.



The single premium advantage

You can save 5% with every 3-year single premium plan or 10% with every 5-year single premium plan*. The advantage of the single premium is that once you have that paid, you are covered for the entire period and need not worry about remembering to pay further instalments or your coverage lapsing.

Worldwide protection**

Under Circles of Protection 4, you will be protected wherever you go. Your worldwide coverage remains in effect 24 hours a day, 365 days a year while your policy is in-force.

* A maximum of 5 years single premium is accepted.

** Coverage and benefits cannot be provided in countries under the international sanction list.

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