

**PROTECTING your
positivity is very important
while you take on cancer.**



**Activ Secure -
Cancer Secure Plan**

- We cover you for every stage of cancer - Early, Major or Advanced
- Get yourself covered for up to 150% of sum insured

**Aditya Birla Health
Insurance Co. Ltd.**



**ADITYA BIRLA
CAPITAL**

HEALTH INSURANCE



Cancer care doesn't end at just one hospital visit. It is a long term battle that requires you to remain positive throughout. That's why, our Activ Secure - Cancer Secure plan is specially designed to protect you financially through every stage. Because when you fight cancer, we fight cancer with you.

Your Activ Secure - Cancer Secure Plan at a glance



Stay protected for all 3 stages of cancer, whether it's Early, Major or Advanced



Get covered for up to 150% of sum insured*



Get rewarded with a 10% cumulative bonus for every claim-free year[^]

Activ Secure - Cancer Secure Plan

Sum Insured Options (₹)

5 – 10 lakhs (in multiples of 1 lakh)	15 – 25 lakhs (in multiples of 5 lakhs),
30 – 50 lakhs (in multiples of 10 lakhs)	1 crore

Cancer Care Cover

Early: 50% sum insured, maximum ₹10 Lakhs,
 Major: 100% sum insured,
 Advanced: 150% of sum insured

Initial Waiting Period: 90 days (180 days for early stage)

Survival Period: 7 Days

Cancer Cumulative Bonus/ No Claim Discount : 10% per claim - free year, maximum: 100% of sum insured / No Claim Discount - Applicable on the premium of the expiring policy year provided no claim under the policy

Second E Opinion (optional): Available

Wellness Coach (optional): Available

Payout Option: Lump sum payout

Claims eligible as per stages of Cancer

Scenario	Early Stage Cancer	Major Stage Cancer	Advanced Stage Cancer	Total Benefit % of Sum Insured
1	50%	100%		150%
2		100%		100%
3	50%		100%	150%
4			150%	150%

Eligibility Criteria	
i. Age	Minimum entry age - 18 years Maximum entry age - 65 years
ii. Tenure	1,2,3 years
iii. Relationships covered	Self, spouse, up to 4 children, up to 2 parents and 2 parents in laws
iv. Eligibility for Sum Insured	<ul style="list-style-type: none"> • Earning member - Up to 12 times of annual gross income • Non-earning spouse - 50% of Proposer's sum insured/eligibility or 30L whichever is lower • Non-earning Parent/ Parent in laws - 50% of Proposer's sum insured/eligibility or 10L whichever is lower • Children - 50% of Proposer's sum insured/eligibility or 15L whichever is lower

Major Exclusions ⁶	How to claim?
<p>Any claim directly or indirectly arising out of:</p> <ul style="list-style-type: none"> i. Sexually transmitted disease or HIV/AIDS ii. Influence of intoxicating liquor or drugs iii. Suicide or attempted suicide, intentional self-injury iv. Congenital external diseases, defects or anomalies v. Insured person committing any breach of law vi. Birth control procedures and hormone replacement therapy <p><small>*Please refer to the policy document for complete list of exclusions</small></p>	<p>After diagnosis of cancer, intimate us within 7 days and submit claims documents within 30 days.</p> <p>Documents required:</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Completed claim form <input checked="" type="checkbox"/> Medical certificate confirming the diagnosis <input checked="" type="checkbox"/> Certificate confirming that the claim doesn't relate to Pre-Existing Disease or any Illness/ Injury which was diagnosed within the first 90 days <input checked="" type="checkbox"/> Photocopy of indoor case papers (if applicable) <input checked="" type="checkbox"/> Photocopy of first consultation letter and subsequent prescriptions <input checked="" type="checkbox"/> Specific documents (if any)

Aditya Birla Health Insurance Co. Ltd.



ADITYA BIRLA CAPITAL

HEALTH INSURANCE

Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677.

Product Name: Activ Secure, Activ Secure Plan consists of Personal Accident Cover, Critical Illness Cover, Cancer Secure Cover and Hospital Cash Cover. Product UIN: ADIHLIP18076V011718. Advt. UIN: ABHI/LF/23-24/933. Address:- 9th Floor, Tower 1, One World Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013. Email: care.healthinsurance@adityabirlacapital.com, Website: adityabirlahealthinsurance.com, Telephone: 1800 270 7000, For more details on risk factors, terms and conditions please refer policy wording & prospectus carefully before concluding a sale. Trademark/Logo Aditya Birla Capital is owned by Aditya Birla Management Corporation Private Limited and Trademark/Logo HealthReturns™, Healthy Heart Score and Active Dayz are owned by Momentum Group Ltd (MGL) (Formerly known as Momentum Metropolitan Life Limited). These trademark/Logos are being used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s). T&C apply. ⁶maximum up to 100% of sum insured. *The plan covers all 3 stages and covers varies as per the stages maximum up to 150% of sum insured.