

**YOUR
LOVED ONES
DESERVE
HAPPINESS,
NOT YOUR
LAIBILITIES**



PRESENTING
**HEALTH PLUS &
XPRESS HEALTH**
EMI PROTECT PLAN[#]
For
**BANDHAN
BANK**
(commercial
Vehicle
CUSTOMERS)

**EVEN IF YOU GET
HOSPITALIZED
OUR INSURANCE PLAN WILL
SAFEGUARD YOUR WALLET**

KEY FEATURES



**Serious
illness**



**Personal
Accident**



**critical
illness**

For more details, please contact your branch manager.

Product Benefits Table	Option 1	Option 2
Policy Tenure	loan linked up to 5 years	loan linked up to 5 years
Policy Tenure	Adults only - 18 to 60 years*	Adults only - 18 to 60 years*
Plan	Borrower (1 Adult)	Borrower (1 Adult)
Accidental Cover (Health Plus)		
Accidental Cover Sum Insured	Equal to Loan Amount	Equal to outstanding Loan Amount
Accidental Death (AD)	100 % of Accidental Cover Sum Insured	100 % of Accidental Cover Sum Insured
Permanent total disability (PTD) (As per grid in policy wording)	100 % of Accidental Cover Sum Insured	100 % of Accidental Cover Sum Insured
Permanent Partial Disability (PPD) (As per grid in policy wording)	100 % of Accidental Cover Sum Insured	100 % of Accidental Cover Sum Insured
Accidental Medical Reimbursement (without OPD where claims are linked to AD/PTD/PPD)	up to INR 1 lac	up to INR 1 lac
Loss of Job due to Temporary Total Disability (TTD)- Weekly	INR 5,000 per week upto 20 weeks with 3 days of deductible	INR 5,000 per week upto 20 weeks with 3 days of deductible
Critical illness cover (Health Plus)		
Critical illness Sum insured (per insured member)	100 % of Accidental Cover Sum Insured	100 % of Accidental Cover Sum Insured
Illness covered	41 illness	41 illness
Pre-Existing Diseases (PED) waiting period	12 Months	12 Months
Initial waiting period	30 days	30 days
Survival Period	Waived	Waived
Specific Disease waiting period	Waived	Waived
Serious Illness (Xpress Health)		
Maximum payout per policy year	4 pay-outs per policy year	4 pay-outs per policy year
Max EMI amount	2.5 Lakhs	2.5 Lakhs
Pre-Existing Diseases (PED) waiting period	Waived	Waived
Specific Disease waiting period	Waived	Waived
Initial waiting period	30 days	30 days
Hospitalization days - Minimum	Hospitalization days - Maximum	Payouts
2	3	1 X EMI
4	5	2 X EMI
6	7	3 X EMI
8	8+	4 X EMI

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Product Name: Health Plus, Product UIN: NBHHLGP22157V032122.
Product Name: Xpress Health, Product UIN: NBHHLGP22208V022122