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PRESS RELEASE

Bharti AXA Life strengthens its health category offerings

- Launches Hospi Cash Benefit Rider

- Takes Triple Health Insurance Plan to online platform

Mumbai, March 11, 2013: Bharti AXA Life Insurance, the private life insurance joint venture between Bharti Enterprises and AXA, the world's largest insurance company, introduces Hospi Cash Benefit Rider - a unique solution that provides a fixed amount in case of hospitalization or surgery. Further, Bharti AXA Life Triple Health Insurance plan, a critical illness product is now also available online for customers to purchase.

Announcing the launch, Sandeep Ghosh, MD & CEO, Bharti AXA Life Insurance, said, "A recent study by Public Health Foundation of India revealed that per capita spending on hospitalization went up from 11.20 per cent in 2005 to 22.47 per cent in 2010. This is a cause of great concern as high cost should not be a deterrent for a patient looking for the best possible medical solution."

Bharti AXA Life Hospi Cash Benefit Rider is a non-linked regular pay hospital and surgery cash insurance rider. Benefits of this rider include a fixed daily pay out in case of hospitalization and an additional daily pay out in case of hospitalization in ICU. In addition it also offers a lump sum benefit on undergoing a surgery on an individual policy. This rider can be taken with all the traditional products of Bharti AXA Life.

Bharti AXA Life has also launched the online version of India's first triple benefit critical illness plan – 'Bharti AXA Life Triple Health Insurance Plan'. The plan offers a cover of a maximum of three times the sum assured under the policy, and covers 13 critical illnesses classified into three groups. On diagnosis of an illness, the policyholder can claim 100% sum assured and is still covered for illnesses under the remaining two groups. Furthermore, on diagnosis, future premiums payable by the policyholder are waived off.

Bharti AXA Life Hospi Cash Benefit Rider

- **Daily Hospital Cash Benefit (DHCB):** Fixed per day benefit paid to policyholder for each day of hospitalization
- **Intensive Care Benefit:** Fixed per day benefit equal to DHCB, paid in addition to DHCB
- **Surgical Hospitalisation Benefit:** A lump sum amount receivable in case of a necessary medical surgery or procedure during single admission undergone in India



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About Bharti AXA Life Insurance Company Ltd

Bharti AXA Life Insurance Company Ltd is a joint venture between Bharti Enterprises and AXA, world leader in financial protection and wealth management. The joint venture company has a 74% stake from Bharti Enterprises and 26% stake of AXA Asia Life.

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