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PRESS RELEASE

Bharti AXA Life Focuses on Health Category – launches India’s first ‘Triple Benefit Critical Illness’ Plan – - An Industry First Plan -

Mumbai, September 16, 2011: Bharti AXA Life Insurance, the private life insurance joint venture between Bharti Enterprises and AXA, the world’s largest insurance company, today forayed into the health insurance category, announcing the launch of India’s first triple benefit critical illness plan – ‘**Bharti AXA Life Triple Health Insurance Plan**’.

Announcing the launch, **Sandeep Ghosh, CEO, Bharti AXA Life Insurance**, said, “Health issues among youth have been on a rise in India. Around 35 to 50 percent cases of heart diseases are reported among people under the age of 50. While advancement in science has brought down deaths due to health issues, increasing cost of healthcare has become a point of concern.”

Bharti AXA Life Triple Health Insurance Plan is a product unique to the Indian Market. Marking Bharti AXA Life’s entry into the health category, the plan offers cover of a maximum of three times the sum assured under the policy. It covers 13 critical illnesses that have been classified into three groups. On diagnosis of one of the illnesses, the policyholder can claim 100% of the sum assured under the policy, and is still covered for illnesses under the remaining two groups. Furthermore, on diagnosis, future premiums, payable by the policyholder, are waived off.

“In case of being diagnosed with a critical illness, the family income is the first to be hit. While there are additional expenses in terms of medical costs, the policyholder’s income earning capability is also affected. **Bharti AXA Life Triple Health Insurance Plan** is designed to not only financially protect the policyholder, but also act as an

Bharti AXA Life Triple Health Insurance Plan

- **Cover for a maximum of three times:** The policyholder can claim 100% sum assured for three unrelated critical illnesses listed under the plan
- **Payment of Sum Assured:** The policy guarantees payment of 100% of the sum assured against a claim on diagnosis of a critical illness
- **Premium Waiver:** The plan has an in-built premium waiver rider that comes into effect once the policyholder makes a claim for a critical illness diagnosed
- **‘Return of Premium’ Option:** In case a policyholder has opted for ‘Return of Premium’, he is eligible for surrender benefit and maturity benefit



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income replacement in such trying times”, added Sandeep Ghosh.

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.

For further details, please contact:

Huda Inamdar
Genesis Burson-Marsteller
M. +91. 9930601183
huda.inamdar@bm.com