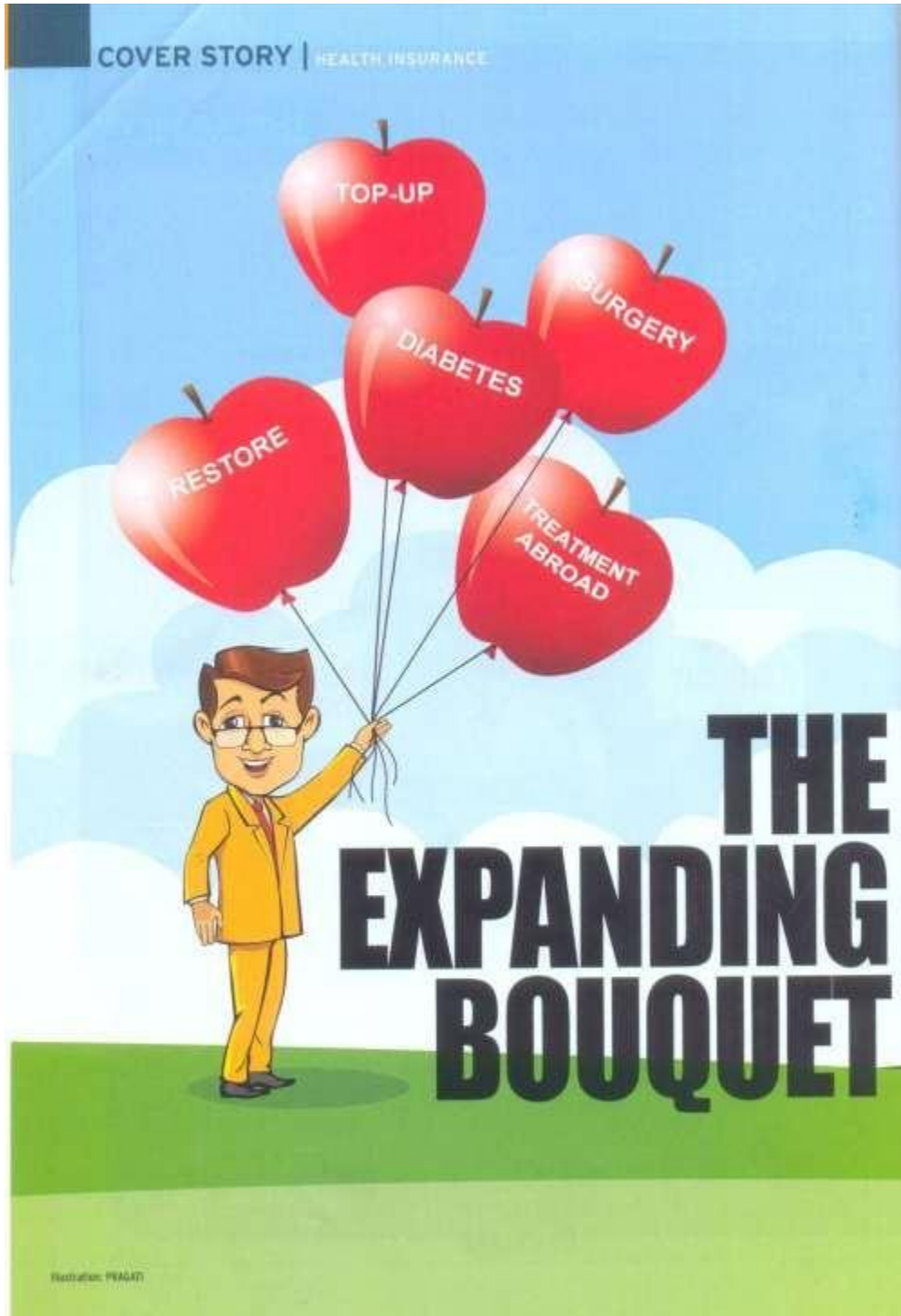


Religare Health Insurance Ltd – Money Today

Date	February, 2015
Description	Quote: Anuj Gulati, Religare Health Insurance
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By Teena Jain Kaushal

You want to buy a health cover and call up your agent. He comes, fully equipped with brochures and forms, and starts explaining policies ranging from the simplest to more complex ones before going on to specific covers such as for surgery and diabetes. As you grapple with this flood of information, you start weighing the pluses and minuses of each policy, wondering what suits you best—cover for diabetes and cardiac care? Or maternity? Or cancer? Or the policy that covers treatments abroad? You are confused. Selecting a health policy has never been easy. Things improved a bit after the Insurance Regulatory and Development Authority of India (IRDAI) issued guidelines for uniformity in basic health policies. As a result, several insurers relaunched their basic health policies. The new products had a higher entry age of up to 65 years, lifelong renewability and a long list of standard exclusions. While this made it easier for customers to choose a simple policy, it also forced insurers to develop complex products that benefit policyholders. For instance, they came out with in-built restore and medical opinion covers, which are not standard features but have great utility.

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