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## Why you should not avoid pre-policy medical check-ups

ET Bureau | Nov 02, 2015, 08:00 AM IST



*Medical check-ups are seen as hurdles by insurance-seekers with pre-existing illnesses as it can lead to increased premiums and even denial of coverage.*

According to Anuj Gulati, MD and CEO, Religare Health, people over 45 typically undergo regular health checks. "We encourage them to declare complete information while applying for insurance to ensure a smooth claims experience," he says. The product also comes with a short waiting period for pre-existing diseases of two years. Other products that have relaxed check-up requirements include Oriental Insurance's Happy Family Floater policy and Star Health's Red Carpet policy for senior citizens.

However, insurance experts do not recommend them unless alternatives are better to opt for medical check-ups as it gives you an

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**Why you should not avoid pre-policy medical check-ups**





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# ET Wealth: Why you should not avoid pre-policy medical check-ups

By Preeti Kulkarni, ET Bureau | 2 Nov, 2015, 08.00AM IST Post a Comment

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Religare Health Insurance recently launched a product targeted at those wary of pre-policy health checks. Medical check-ups are seen as hurdles by insurance-seekers with pre-existing illnesses as it can lead to increased premiums and even denial of coverage.

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