

यूको बैंक  UCO BANK

(भारत सरकार का उपक्रम)

(A Govt. of India Undertaking)

सम्मान आपके विश्वास का

Honours Your Trust



PROTECTION after a medical emergency requires more than just a Health Insurance plan.

Presenting **UCO Loan Shield**. A protection that stands by your loan.

Group Personal Accident + EMI Protect + Group Critical Illness + Group Health Insurance Plan

**Aditya Birla Health
Insurance Co. Ltd.**



**ADITYA BIRLA
CAPITAL**

HEALTH INSURANCE

Coverage Description: Group Personal Accident

Sum Insured	Sum Insured up to loan amount or ₹5 Cr. whichever is lower
Insured	Self only
Age Band	18 Years - 70 Years
Cover	Accidental Death: Up to loan amount Permanent Total Disability: Up to loan amount Permanent Partial Disability: Up to loan amount Education fund for Children: Covered up to 10% of SI, max up to 2 children
Accidental Hospitalization cover (India only)	For Loan amount up to ₹5 Lacs SI would be ₹1 Lac & above ₹5 Lacs SI for accidental hospitalization would be ₹2 Lacs. Accidental hospitalization is covered up to mentioned SI on indemnity basis or actual claims whichever is lower. Minimum 24 hrs hospitalization is required.
TPA	Claim service will be in-house
Premium Waiver	Applicable

Coverage Description: EMI Protect

Sum Insured	₹10,000												
Insured	Self only												
Age Band	18 Years - 70 Years												
Cover	EMI benefit in case of hospitalization due to illness/injury. Grid as below: <table border="1" data-bbox="412 758 885 884"> <thead> <tr> <th>Length of stay</th> <th>No. of EMIs to be paid</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>3-8 days</td> <td>1</td> <td>₹10,000</td> </tr> <tr> <td>9-13 days</td> <td>2</td> <td>₹20,000</td> </tr> <tr> <td>14 & above</td> <td>3</td> <td>₹30,000</td> </tr> </tbody> </table>	Length of stay	No. of EMIs to be paid	Amount	3-8 days	1	₹10,000	9-13 days	2	₹20,000	14 & above	3	₹30,000
Length of stay	No. of EMIs to be paid	Amount											
3-8 days	1	₹10,000											
9-13 days	2	₹20,000											
14 & above	3	₹30,000											
Special Condition	Maximum annual limit - 3 EMIs in case of multiple hospitalizations in a year												
Initial Waiting Period	30 Days												
Specific Illness Waiting Period	Applicable												
Pre-existing Disease Waiting Period	Applicable												
Premium Waiver	Applicable												
TPA	Claim service will be in-house												

Coverage Description: Group Critical Illness

Sum Insured	Sum Insured upto Loan amount or ₹3 Cr. whichever is lower.
Insured	Self only
Age Band	18 Years - 60 Years
Cover	List of 35 Critical Illnesses
Initial Waiting Period	90 Days
Survival Period	Waived off
PED	Not covered
TPA	Claim service will be in-house
Premium Waiver	Applicable

Coverage Description: Group Health Insurance

Sum Insured	₹50,000
Family Definition & Eligibility Criteria	Self only 1. Subscribers of Group 2. Policy can be availed by persons between the age of 18 Years - 70 Years 3. Policy can be availed for subscribers only
Age Band	18 Years - 70 Years
PED Cover	Covered after a waiting period of 48 months
Initial Waiting Period	30 Days applicable
Specified Disease / Procedure Waiting Period	2 Years applicable
Room Rent	Single standard private room for normal hospitalization & ICU as per actuals. All other charges in accordance to room rent limits.
Co Pay / Deductible	Not applicable
Ambulance	Road ambulance charges are covered upto ₹1,000 per incident in case of an emergency
Day Care Procedures	Covered
Domicillary Hospitalization	Covered as defined in GHI policy wordings
Pre & Post Hospitalization	30 & 60 days respectively
Special Condition 1	Cost of stents in case of PTCA & cost of implant in case of joint replacement will be as per prices decided National Pharmaceutical Pricing Authority
Special Condition 2	All terms and condition as per Group Activ Health policy wordings
Premium Waiver	Applicable
TPA	Claim service will be in-house

Aditya Birla Health Insurance Co. Ltd.



ADITYA BIRLA CAPITAL

HEALTH INSURANCE

Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677.

Product Name: Group Activ Secure, Product UIN: ADIHLGP23155V032223, ADVT UIN: ABHI/LF/25-26/486. Regd. Office address: 9th Floor, Tower 1, One World Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013. Email: care.healthinsurance@adityabirlacapital.com, Website: adityabirlahealthinsurance.com, Telephone: 1800 270 7000. For more details on risk factors, terms and conditions please read policy wording & prospectus carefully before concluding a sale. Trademark/Logo Aditya Birla Capital is owned by Aditya Birla Management Corporation Private Limited and Trademark/logo HealthReturns™, Healthy Heart Score and Active Dayz are owned by Momentum Group Ltd (Formerly known Momentum Metropolitan Life Limited). These trademark/Logos are being used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s). Rest conditions & exclusions as per ABHI Group Activ Secure policy wordings. **UCO Bank Limited (IRDAI Reg. No. CA0071) is a Corporate Agent of Aditya Birla Health Insurance Co. Ltd. and does not underwrite the risk or act as an insurer. T&C Apply.**