

A close-up photograph of a woman with dark hair, smiling warmly as she hugs a young child from behind. The child is wearing a white shirt with a colorful floral pattern. The background is softly blurred, suggesting an indoor setting with warm lighting.

Varsha Vadhyar / Entrepreneur

PROTECTING your future becomes important after a critical illness.

Activ Secure - Critical Illness Plan

- Complete protection for 64 major critical illnesses
- Get lump sum payout upfront between ₹1 lakh to ₹1 crore on detection

Health Insurance

Aditya Birla Health Insurance Co. Limited

(A subsidiary of Aditya Birla Capital Ltd.)

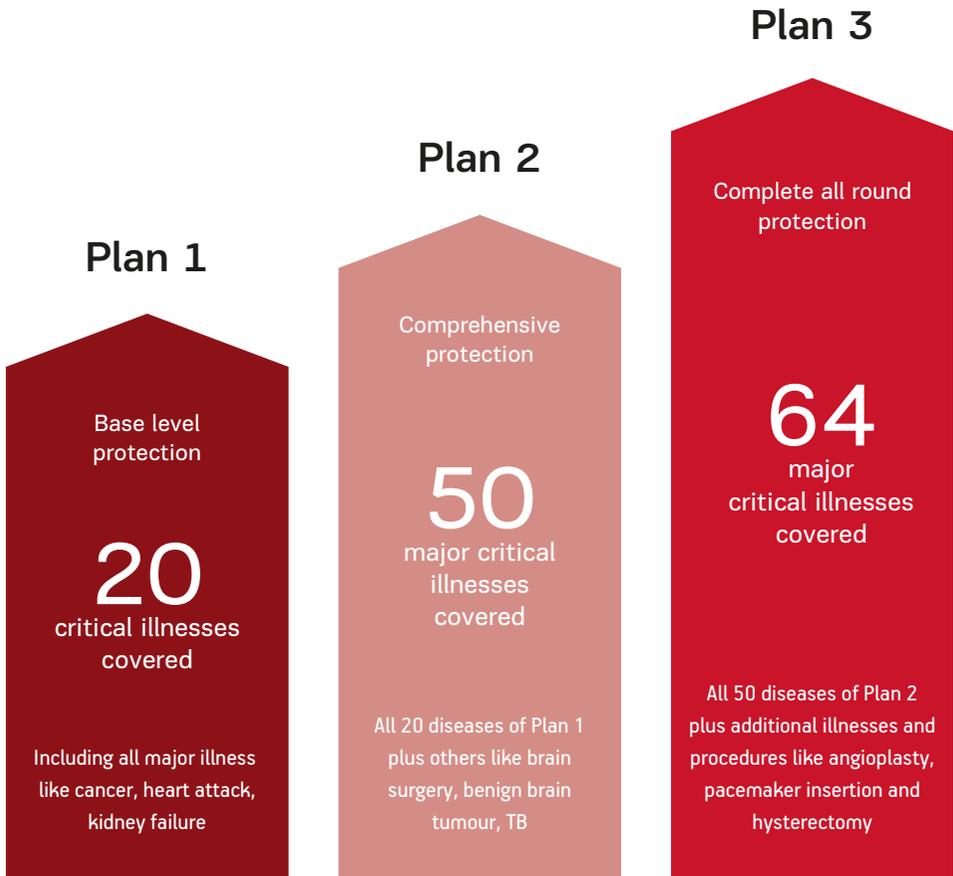


**ADITYA BIRLA
CAPITAL**

1800-270-7000

A critical illness can affect not just your health, but your future as well. Activ Secure – Critical Illness is a plan that's carefully designed to safeguard your tomorrow. When you fall critically ill, we will provide you with a lump sum payment upfront, so that you needn't worry about the future.

Protect your future by getting covered for 64 major illnesses and procedures.



Activ Secure - Critical Illness Plan

Activ Secure - Critical Illness plans at a glance

Plan 1	Plan 2	Plan 3
Sum Insured		
1 – 10 lakhs (in multiples of 1 lakh) 15 – 25 lakhs (in multiples of 5 lakhs) 30 – 50 lakhs (in multiples of 10 lakhs) 1 crore	1 – 10 lakhs (in multiples of 1 lakh) 15 – 25 lakhs (in multiples of 5 lakhs) 30 – 50 lakhs (in multiples of 10 lakhs) 1 crore	5 – 10 lakhs (in multiples of 1 lakh) 15 – 25 lakhs (in multiples of 5 lakhs) 30 – 50 lakhs (in multiples of 10 lakhs) 1 crore
Critical Illness Cover		
20 Critical Illnesses Covered (100% sum insured)	50 Critical Illnesses Covered (100% sum insured)	64 Critical Illnesses (100% sum insured for List A) (50% sum insured maximum ₹10 Lakhs for List B)
Initial Waiting Period		
90 Days	90 Days	90 days (List A) / 180 days (List B)
Survival Period		
15 Days	15 Days	15 Days
Second E Opinion (Optional Cover)		
Available	Available	Available
Wellness Coach (Optional Cover)		
Available	Available	Available



Prashant and Varsha Vadhyar

Eligibility Criteria

i. Age	Minimum entry age - Plan 1 & 2: 5 years Plan 3: 18 years Maximum entry age - 65 years
ii. Tenure	1,2,3 years
iii. Relationships covered	Self, spouse, up to 4 children, up to 2 parents and 2 parents in laws
iv. Eligibility for Sum Insured	<ul style="list-style-type: none"> Earning member - Up to 12 times of annual gross income Non-earning spouse - 50% of Proposer's sum insured/eligibility or 30L whichever is lower Non-earning Parent/ Parent in laws – 50% of Proposer's sum insured/eligibility or 10L whichever is lower Children – 50% of Proposer's sum insured/eligibility or 15L whichever is lower

Major Exclusions

Any claim directly or indirectly arising out of:

- Sexually transmitted disease or HIV/ AIDS
- Influence of intoxicating liquor or drugs
- Suicide or attempted suicide, intentional self-injury
- Congenital external diseases, defects or anomalies
- Insured person committing any breach of law

*Please refer to the policy document for complete list of exclusions

How to claim?

After the occurrence of the event, intimate us within 7 days and submit claim documents within 30 days.

Documents required:

- Completed claim form
- Medical certificate confirming Critical Illness
- Certificate confirming that the claim doesn't relate to Pre-Existing Disease or any Illness/ Injury which was diagnosed within the first 90 days
- Photocopy of indoor case papers (if applicable)
- FIR copy or medico legal certificate - in accidental cases only
- Specific documents (if any)

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Activ Secure Plan consists of Personal Accident Plan, Critical Illness Plan, Cancer Secure and Hospital Cash Plan
Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677.
Product Name: Activ Secure, Product UIN: ADIHLIP18076V011718. Advertisement UIN: ABHI/LF/18-19/1200.
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