



Omendu Prakash / Artist and Graphic Designer

PROTECTING your positivity is very important while you take on cancer.

Activ Secure - Cancer Secure Plan

- We cover you for every stage of cancer - Early, Major or Advanced
- Get yourself covered for up to 150% of sum insured

Health Insurance

Aditya Birla Health Insurance Co. Limited

(A subsidiary of Aditya Birla Capital Ltd.)



**ADITYA BIRLA
CAPITAL**

1800-270-7000



Cancer care doesn't end at just one hospital visit. It is a long term battle that requires you to remain positive throughout. That's why, our Activ Secure - Cancer Secure plan is specially designed to protect you financially through every stage. Because when you fight cancer, we fight cancer with you.

Your Activ Secure - Cancer Secure Plan at a glance



Stay protected for all 3 stages of cancer, whether it's Early, Major or Advanced



Get covered for up to 150% of sum insured



Get rewarded with a 10% cumulative bonus for every claim-free year

Activ Secure - Cancer Secure Plan

Sum Insured Options (₹)

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

Cancer Care Cover

Early: 50% sum insured, maximum ₹10 Lakhs,
Major: 100% sum insured,
Advanced: 150% of sum insured

Initial Waiting Period: 90 days (180 days for early stage)

Survival Period: 7 Days

Cancer Cumulative Bonus: 10% per claim - free year, maximum: 100% of sum insured

Second E Opinion (optional): Available

Wellness Coach (optional): Available

Payout Option: Lump sum payout

Claims eligible as per stages of Cancer

Scenario	Early Stage Cancer	Major Stage Cancer	Advanced Stage Cancer	Total Benefit % of Sum Insured
1				150%
2				100%
3				150%
4				150%

Eligibility Criteria

i. Age	Minimum entry age - 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
- Birth control procedures and hormone replacement therapy

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

How to claim?

After diagnosis of cancer, intimate us within 7 days and submit claims documents within 30 days.

Documents required:

- Completed claim form
- Medical certificate confirming the diagnosis
- 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)
- Photocopy of first consultation letter and subsequent prescriptions
- 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/18-19/1201.
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