

Ask **THE EXPERT**



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GENERAL INSURANCE

Do necessary due diligence before choosing a health plan

I am 56 and have never had a health insurance policy. I have diabetes and blood pressure. I had a cardiac arrest and was hospitalised when I was 40. But now I feel I should get myself a health insurance policy. Can you please advise?

Considering your health history, I suggest you to visit an Insurance advisor for guidance on best suitable policy. It is important that you understand terms and conditions of the policy and do the necessary due diligence as you have pre-existing disease.

My wife, who is 32, has been diagnosed with tuberculosis and she was hospitalised for three weeks. Her health insurance covers critical illnesses. Will her policy cover this?

You would have to refer to the product wording to determine the admissibility of claim and its head under which the claim can be lodged. I suggest you to get in touch with your advisor or company representative to know more details on it.

Currently, I have a car insurance from New India Assurance and there is nothing written on it with regards to no claim bonus (NCB). This insurance will end in a couple of weeks and I have not made a claim this year. So, when I renew my insurance, what should be my NCB? Will it be 0 or 20%?

In case the NCB is 0 in your current policy and you have not made any claim, then you will be eligible for 20% NCB while renewing the policy.