

carē

HEALTH<sup>®</sup>  
INSURANCE

BEST CLAIM SETTLEMENT  
COMPANY OF THE YEAR

9<sup>th</sup> ANNUAL INDIA INSURANCE SUMMIT & AWARDS 2025<sup>^</sup>

**LIFE IS UNPREDICTABLE,  
BUT A CHILD'S FINANCIAL  
SECURITY SHOULDN'T BE.**

Presenting

secure<sup>®</sup>  
for child



# Comprehensive Personal Accident Cover

With Protection Benefit\*, the child/ spouse will receive  
a **Fixed Monthly Payout for 100 Continuous Months**  
in case of accidental death of the primary insured.

\*This benefit is available under protection benefit, which is an optional cover. Upon selection of this benefit, a 10% discount on the base premium shall be applicable ^The company was awarded 'best claim settlement company of the year' award at the 9th annual india insurance summit & awards 2025, in march 2025.

## Stay in control with securē<sup>®</sup> for child

At Care Health Insurance, we believe that health and happiness go hand-in-hand. That's why we bring you securē<sup>®</sup> for child - A Personal Accident Cover that directly addresses every concern which can arise as a result of a serious accident.

securē<sup>®</sup> for child is truly comprehensive from a broad range of features, optional benefits, hassle-free procedures and thoughtful services, it ensures that the road to recovery is worry-free.

### Security & Stability when you need it Accidental Death

Pays a fixed monthly payout\* for 100 continuous months to the nominated family member in the event of a tragic loss.

### Permanent Total Disablement (PTD)

Pays between 50 to 100 percent of the sum insured, based on severity of injury and loss due to the accident.

### Permanent Partial Disablement (PPD)

Pays a pre-defined percentage of the sum insured, based on severity of loss due to the accident.

For a detailed list of payout percentages under PTD & PPD, please log on to [www.careinsurance.com](http://www.careinsurance.com).

### Fractures

In the event of a fracture, Care Health Insurance will provide you coverage within the range of 30% to 100% of your sum insured in order to help you recover without any hassles.

### Burns

If you suffer from burns due to accident, get coverage of sum insured in the range 10% to 100% depending on the degree of burn.

For a detailed list of payout percentages under Fractures & Burns please log on to [www.careinsurance.com](http://www.careinsurance.com).

\*Available through protection benefit (optional cover)

### Reconstructive Surgery

Coverage for expenses pertaining to a surgery, advised by your medical practitioner in case of an accident.

## A more securē<sup>®</sup> for child Today & Tomorrow

### Child Education

In the event of an accident resulting in insured's demise or PTD, we'll take care of child's education, ensuring that their future is not compromised.

### Major Diagnostics Tests

In case injuries caused by an accident require you to undertake any diagnostic tests such as CT scan, MRI, etc. as advised by a Medical Practitioner, you can do so without a worry. Tests should be done within 3 months of occurrence of injury.

### Domestic Road Ambulance

If an accident related injury requires emergency medical evacuation, we'll reimburse the ambulance expenses incurred.

### Nursing Care

With us, you only need to think about the best for yourself and your health. If your injury (PTD or PPD) requires the care of a qualified nurse, we will pay for the expenses incurred, if need for the same is prescribed by a medical practitioner.

### Mobility Cover

If an injury causes PTD and requires you to use prosthetic devices like artificial arms, legs or eyes, orthopaedic braces and medical equipment like wheelchairs or hospital beds, we will reimburse the expenses towards these.

### Disappearance

In the event that an accident leaves the insured missing (forced landing, stranding, sinking, wrecking of a Common Carrier). For more than 1 year and the insured's demise has been reasonably established, we will pay the sum insured to the nominee.

### Repatriation of Mortal Remains

We will cover the amount required for transportation of mortal remains to the city of residence, in the event of a fatality.

### Loyalty Benefit

For each continuous and completed policy year, on subsequent renewal, we will enhance the coverage amount of AD, PTD, PPD pertaining to last policy year by flat 5% of the sum insured, on a cumulative basis.

### Optional Covers\*

#### Accidental Hospitalization Expenses

In case of hospitalization due to an accident, get comprehensive coverage of expenses ranging from room charges, nursing expenses, intensive care unit charges to surgeon's fee, doctor's fee, anesthesia, oxygen, operation theater charges, etc. up to specified amount.

#### Permanent Total Disablement Improvement

Pays between 50 to 100 percent of the sum insured, based on severity of injury and loss due to the accident. This amount is over & above the amount received under Permanent Total Disablement.

#### Temporary Total Disablement/ Temporary Total Disablement Plus

When you suffer from an injury that would confine you to the bed for a temporary basis your medical expenses as well your financial concerns will be taken care off until you make a full recovery.

Note: Either of Temporary Total Disablement or Temporary Total Disablement Plus optional cover can be opted but not both.

#### Permanent Partial Disablement Improvement

Pays a pre-defined percentage of the sum insured, based on severity of loss due to the accident. This amount is over & above the amount received under Permanent Partial Disablement.

\*Optional Covers are available on payment of additional premium.

## Plan Options

Sum Insured (in ₹) <sup>#</sup>	30 lac	50 lac/100 lac/ 300 lac
Accidental Death	100 % of Sum Insured	100 % of Sum Insured
Permanent Total Disablement	Upto Sum Insured, as per table	Upto Sum Insured, as per table
Permanent Partial Disablement	Upto Sum Insured, as per table	Upto Sum Insured, as per table
Temporary Total Disablement Plus <sup>^</sup>	Weekly coverage upto 1% of Sum Insured incase of TTD	Weekly coverage upto 1% of Sum Insured incase of TTD, up to max. ₹50 lac
Fractures	Up to ₹1,00,000 as per table	Up to ₹2,00,000 as per table
Child Education	10% of Sum Insured	10% of Sum Insured
Major Diagnostics Tests	Up to ₹15,000	Up to ₹25,000
Disappearance	100% of Sum Insured	100% of Sum Insured
Mobility Cover	Up to ₹15,000	Up to ₹25,000
Burns	Up to ₹10,00,000 as per table	Up to ₹20,00,000 as per table
Domestic Road Ambulance	No	Up to ₹5,000
Nursing Care	No	₹1,000 per day, up to max. 15 days per claim
Reconstructive Surgery	No	Up to ₹10,00,000
Repatriation of Mortal Remains	No	2% of the Sum Insured or max. ₹1,00,000; whichever is lower
Loyalty Benefit	Per policy year 5% increase in Sum Insured up to max. 50% of Sum Insured	Per policy year 5% increase in Sum Insured up to max. 50% of Sum

<sup>#</sup> Other Plans/Sum Insured are also available. For complete details please refer to prospectus. <sup>^</sup>This is an optional benefit available on payment of additional premium.

## Policy Terms

Minimum entry age	18 years
Maximum entry age	64 years
Renewal	Lifelong
Relationship Covered	Self (Proposer has to be Insured)
Cover Type	Individual
Policy Tenure (in Years)	5 years

Acceptance of proposal is subject to underwriting approvals.

## Be sure with securē for child

### Longer Policy Term

The security of your health and resultant happiness should be your prerogative for life. The policy with a longer tenure makes the process of renewing your health insurance more convenient. What's more! Avail a discount on your premium if you opt for a longer policy term.

### Review your decision

We have your best interests at heart and at the same time recognise that you know your needs best. Hence, after purchasing the policy, if you find it unsuitable, you can cancel and return the policy to us. Our policies come with a free-look period of 30 days from the date of receipt of policy.

### File your claims directly with us

We believe in the old adage, "The proof of the pudding is in the eating." So we back up our promise with an enduringly simple claims procedure, which involves just you and us.

- In case of accidental hospitalisation, all you have to do is present the Care Health Card at our network of more than 21,600+ healthcare providers pan India and avail cashless service. As an alternate, you can also file for re-imbursement of expenses.

- In case of all other claims, reimburse your expenses by simply notifying us using claim genie portal. Call us directly, send us the specified documents and we'll process your claim.

We deliver on our promises, take pride in offering hassle-free clearance and speedy settlements.

#### What is not covered?

- Any pre-existing injury or disability;
- Any intentional self-inflicted injury, suicide or attempted suicide, sexually transmitted conditions, mental or nervous conditions, insanity, disorder or depression.
- The Insured Person flying in an aircraft other than as a fare paying passenger in a scheduled airline.
- The Insured Person engaging in sporting activities in so far as they involve the training for or participation in competitions of professional sports, unless declared beforehand and agreed by the company in writing subject to additional premium being received and incorporated accordingly in the Policy.
- Insured Person serving in any branch of the military, navy or air-force or any branch of armed forces or any paramilitary forces.
- Any claim related to hazardous activities. Persons whilst working with in underground mines, explosives, press, activities like racing on wheels or horseback, winter sports, canoeing involving white water rapids, any bodily contact sport.
- Claim arising out of mental illness, psychiatric or psychological disorders.

For a detailed set of exclusions, please log on to [www.careinsurance.com](http://www.careinsurance.com).

## About Care Health Insurance

Care Health Insurance is a specialized health insurer offering products in the retail segment for Health Insurance, Top-up Coverage, Personal Accident, Maternity, International Travel Insurance and Critical Illness along with Group Health Insurance and Group Personal Accident Insurance for Corporates, Micro Insurance Products for the Rural Market and a Comprehensive Set of Wellness Services. With its operating philosophy being based on the principal tenet of 'consumer-centricity', the company has consistently invested in the effective application of technology to deliver excellence in customer servicing, product innovation and value-for-money services.

Apart from numerous awards since inception, in March 2025, Care Health Insurance (CHI) was awarded 'Best Claim Settlement Company of the Year' at the 9th Annual India Insurance Summit & Awards 2025; in December 2024 CHI was conferred the 'Overall Achievement Award' (SAHI category) at the ASSO-CHAM 16th Global Insurance Summit & Awards, and 'Smart Insurer' and 'Sales Champion' awards in Health Insurance category at the 11th ET Now Insurance Summit & Awards 2024. The company was also awarded 'Best Health Insurance Plan – Care Plus at the Global Financial Planner's Summit 2024 held in October'24.



### Care Health Insurance Limited

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Insurance is a subject matter of solicitation.

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Care Health - Customer App:  
<https://careinsurance.app.link/3QB1xwRrNPb>



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