

सशक्तिकरण  
ऊर्जा संचार  
निरंतर विस्तार

EMPOWER  
ENERGIZE  
EXPAND



# BIMA LAKSHMI- EXCLUSIVE FOR LADIES

AGES 18-50

POLICY TERM 25 YEARS

PAYMENT TERM – 7 TO 15 YEARS FLEXIBLE

STARTS WITH 2,00,000 SUM ASSURED

MONEY BACK OPTIONS

# BIMA LAKSHMI- SB OPTIONS & MATURITY

3 MONEY BACK OPTIONS

50% AFTER PPT ENDS – OPTION A

7.5% AT THE END OF EVERY 2 YEARS – OPTION B

15% AT THE END OF EVERY 4 YEARS – OPTION C

MATURITY – SUM ON MATURITY + GUARANTEED ADDITIONS

# BIMA LAKSHMI- GA / SB DEFERMENT

GUARANTEED ADDITIONS – 7% OF TABULAR ANNUAL PREMIUM

GA INCENTIVE- AN ADDITION UP TO 0.50%

INCENTIVE FOR EXISTING CUSTOMER

SB DEFERMENT (5 YEARS) OPTION AVAILABLE

ONCE FOR OPTION A & TWICE FOR B&C POSSIBLE – DEFERMENT OF SB

# BIMA LAKSHMI- COVER/RIDERS

COVER – SUM ASSURED ON DEATH + GA

SUM ASSURED – HIGHER OF 10 TIMES ANNUALISED PREMIUM / BASIC SA

DEATH BENEFIT NOT LESS THAN 105% OF PREMIUMS PAID

ACCIDENTAL DEATH & DISABILITY BENEFIT RIDER

ACCIDENT BENEFIT RIDER

LIC FEMALE CRITICAL ILLNESS RIDER

# BIMA LAKSHMI- FEMALE CRITICAL ILLNESS RIDER

3 MODULES TO CHOOSE FROM

EARLY STAGE CANCER / CARCINOMA –IN-SITU (Not From Original Tissue) / MAJOR CANCER – MODULE 1

COMMON SURGERIES / ILLNESSES IN WOMEN - MODULE 2

PREGNANCY COMPLICATIONS & CONGENITAL ANOMALIES - MODULE 3

SUM ALLOWED – 1 LAKH TO 4 LAKHS –MODULE 1 – CRITICAL ILLNESS BENEFIT – 100 %

SUM ALLOWED – 1 LAKH TO 4 LAKHS –MODULE 2 - CRITICAL ILLNESS BENEFIT – 100 %

SUM ALLOWED – 1 LAKH TO 2 LAKHS –MODULE 3 - CRITICAL ILLNESS BENEFIT – 200 %

# BIMA LAKSHMI- FEMALE CRITICAL ILLNESS RIDER..Ctd

## MODULE 1

- EARLY STAGE / IN SITU – 20%
- MAJOR CANCERS – 100%
- 1 CLAIM ALLOWED FOR EARLY STAGE / IN SITU (OR)MAJOR CANCERS
- IN CASE EARLY & MAJOR – 20%+80%
- 100% MAXIMUM

## MODULE 2

- MINOR SURGERIES / ILLNESS – 20%
- MAJOR SURGERIES/ ILLNESS – 100 %
- 1 CLAIM ALLOWED FOR MINOR SURGERIES / MAJOR SURGERIES/ ILLNESS
- IN CASE MINOR & MAJOR – 20%+80%
- 100% MAXIMUM

## MODULE 3

- 100 % FOR PREGNANCY COMPLICATIONS
- 100 % FOR ANOMALIES
- 200% MAXIMUM

WAITING  
PERIOD

SURVIVAL  
PERIOD

# BIMA LAKSHMI- FEATURES

ALL MODES ALLOWED

MLY ONLY E NACH / NACH – 3 MONTHS PREMIUM IN ADVANCE

LOAN

AUTO COVER- 3 YEARS PREMIUM PAID – 6 MONTHS / 5 YEARS PREMIUM PAID – 2 YEARS

ASSIGNMENT & EARLY EXITS (If Need Be)

SETTLEMENT OPTION

DEATH BENEFIT IN INSTALMENTS



# BIMA LAKSHMI – WEALTH & HEALTH GUARANTEE

EXCLUSIVE PLAN FOR THE LADIES

FLEXIBILITY – THY NAME IS BIMA LAKSHMI – DESIGNED INDIVIDUAL SPECIFIC

SB – MATURITY – AS PER INDIVIDUAL'S CHOICE

GA ON PREMIUM – HIGHER THE PREMIUM HIGHER THE RETURN

AUTO COVER UP TO 2 YEARS – AN EXCELLENT COVER

THE ALL INCLUSIVE HEALTH COVER – A PERFECT COMBO

**HAPPY SELLING**