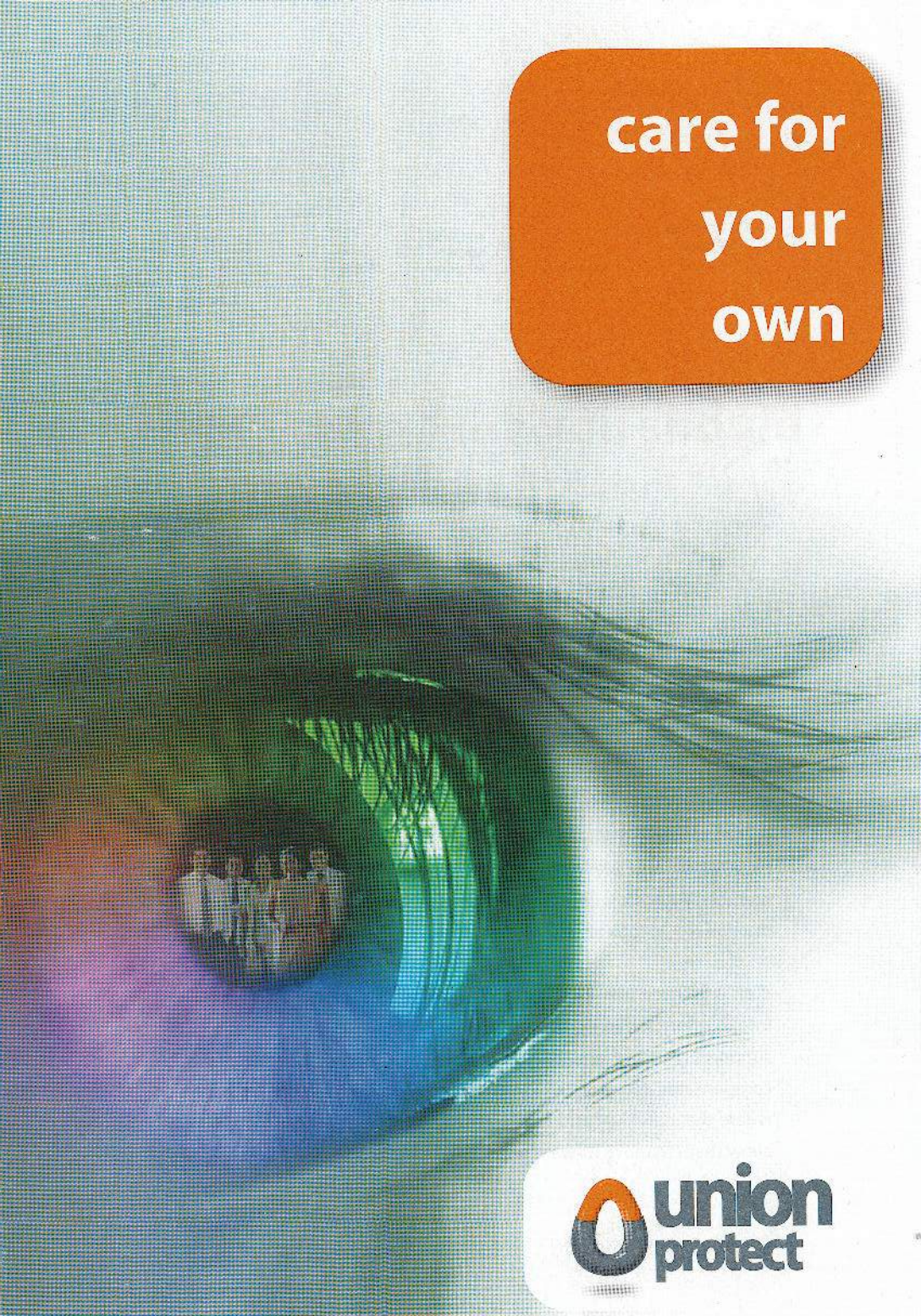
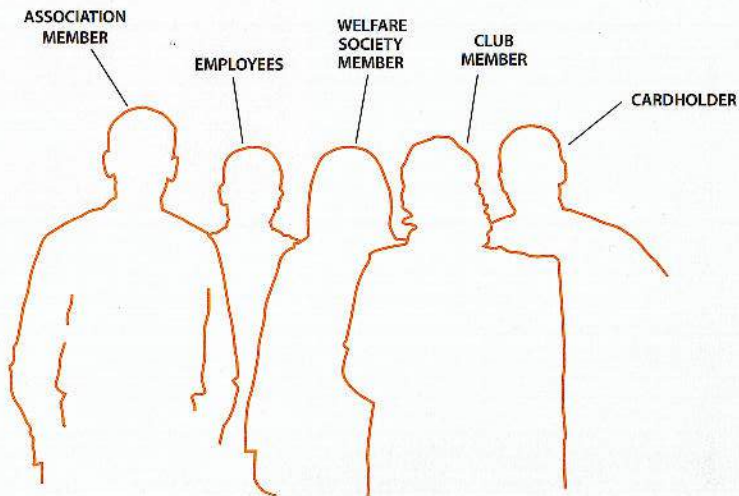


care for
your
own



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protect



Widen Your Care Circle

Each individual belongs to different circles, within the course of their life, consisting of colleagues, friends or loved ones; with the circles growing more complex and dear as time goes by. Enjoying a sense of acceptance and belonging within, a leader of such a circle requires clear vision and planning, for the benefit and wellness of each member. Hence it is important that you protect this 'circle' of people like you would look after your own sight.

If an employee/member falls ill or becomes disabled, he/she may lose out on the only source of income that could have been supporting his/her family. Although some things in life can never be compensated for, you can do right by them with Union Protect, where the individual and family would be left with means that will allow them to move forward financially or otherwise.

Primary Life Cover

We will pay the sum assured of insured employee/member on death by natural or accidental causes. There is flexibility in selecting the sum assured, it can either be the same amount for all employees/members or varied according to position and salary (maximum of 5 times of the annual salary).

Additional Benefits



Accidental Death Benefit (ADB)

In the death of an employee/member due to an unexpected accident, his family may fall into a financial crisis on top of an emotional one. The total sum assured in addition to sum assured under primary life cover, will be paid to the beneficiary (A maximum amount equal to the primary life cover will be available).

Total and Permanent Disability Benefit due to an Accident or Sickness (TPS)



If an employee's/member's career is halted due to a total and permanent disability caused by accident or sickness, it could be the end of a family's lifeline. The policy will pay the sum assured in installments allowing life to resume with least alterations (A maximum amount equal to the primary life cover will be available).

Total and Permanent Disability Benefit due to an Accident (TPA)

In the case of total and permanent disability following an accident, the insured will receive full sum assured in installments (A maximum amount equal to the primary life cover will be available).



Partial Permanent Disability Benefit (EPD)

A permanent and partial disability in adult life can be traumatizing and can also affect those around him/her. EPD covers partial disability i.e. loss of sight in one eye or loss of limbs due to accidents. This benefit pays specified percentages depending on the type of disability of insured. (A maximum amount equal to the primary life cover will be available).



Funeral Expenses Benefit (FEB)

Sudden death of an employee may leave the family unable to bare funeral expenses causing further emotional stress. In the event of death of an insured employee/member the policy will pay sum assured opted under FEB.



Hospital Cash Benefit (HCB)

If an employee/member is sick, this could be a difficult time for both him/her and the family emotionally and also financially. For hospitalizations in a private or government hospital, the insured will be paid a daily benefit up to a maximum of Rs. 10,000/- for 180 days per policy year. In the event of hospitalization in the Intensive Care Unit, the daily benefit will double.



Suwamaga Benefit (CIC)

Critical illnesses usually involve operations and illnesses which can be quite costly. Your employee/member might not be able to afford them. If it is the first time that the insured has been diagnosed or has undergone a surgery for a listed critical illness, the insured amount will be given as a lump sum. This benefit covers 24 critical illnesses and the maximum amount that can be obtained is Rs. 3 million.



Spouse Cover and Children's Additional Benefits

By paying a small amount the employee/member can include his/her spouse (for Primary Life Cover, HCB, SMB, CSB benefits) and children (HCB, SMB, CSB benefits).



Personal Accident Cover with RCC and TC

Unforeseen circumstances, especially accidents, can throw your employee/member off balance financially. Personal Accident Cover will be paid in the event of bodily injury resulting only from violent and physical accidents that shall directly and independently of other cause, result in death or disability. As an addition to this cover, both riots and terrorism covers are included (This is an optional cover for ADB, TPA and EPD benefits).

The reasons why you should trust Union Protect?

Affordable premiums available

No hassle as few medical procedures have to be met

Wider range of additional covers for comprehensive care

Dedicated service team for uncompromised attention

Faster claim settlement to enjoy benefits
