

Presenting

# INSTAPROTECT

EXPRESS COVER FOR HEALTH & LIFE



## Key features



**Comprehensive  
Protection with Health  
and Wellness Benefit**



**Express\*  
Issuance**



**Affordable  
premiums**



**Simplified  
onboarding with  
no Medicals**



**Return of  
Premiums<sup>1</sup>  
(optional)**



**Tax  
benefits<sup>2</sup>**

**Tata AIA Life Insurance InstaProtect :**  
**Solution that provides comprehensive coverage under one roof**



**Cancer**



**Cardiac  
Conditions**



**Critical  
Illness**



**Hospitalization**



**Terminal  
illness**



**Disability**



**Death**



**Wellness  
Program  
Benefits**

InstaProtect comprises of Tata AIA Life Insurance Sampoorna Raksha Supreme (Non Linked, Non Participating, Individual Life Insurance Plan) (UIN: 110N160V04), Tata AIA Vitality Protect (UIN: 110B046V02) - A Non-linked, Non-participating, Individual Health Rider and Tata AIA Vitality Health (UIN: 110B045V01) - A Non-linked, Non-participating, Individual Health Rider.

**\*Conditions apply**

## InstaProtect

This solution comprises of the following benefits:

Benefit (Lumpsum)	Description	Package Sum Assured <sup>^</sup>		
		25 Lakhs <sup>^</sup>	50 Lakhs <sup>^</sup>	70 Lakhs
CritiCare Plus	Covers 40 Critical Illness (including Cancer & Heart ailments)	3 Lakhs	5 Lakhs	10 Lakhs
HospiCare	Covers hospitalization/ICU admission costs etc	5 Lakhs	10 Lakhs	10 Lakhs
Accidental Total & Permanent Disability	Covers Total & Permanent Disability due to accident	5 Lakhs	10 Lakhs	15 Lakhs
Accidental Death	Covers Death due to accident	5 Lakhs	10 Lakhs	15 Lakhs
Sampoorna Raksha Supreme	Benefit payable on death or accelerated Terminal Illness <sup>**</sup>	7 Lakhs	15 Lakhs	20 Lakhs
Tata AIA Vitality (Wellness program with Tata AIA Vitality Protect and Health rider)	Access to comprehensive Wellness Program which offers you Premium discount/Cover Booster basis your Vitality Status <sup>**</sup>			

<sup>\*\*</sup>Tata AIA Vitality is a Wellness Program that offers you an upfront discount at policy inception. You can also earn premium discount / cover booster (as applicable) for subsequent years on policy anniversary basis your Vitality Status (tracked on Vitality app).<sup>^</sup> It also offers complimentary annual health check.

<sup>\*\*</sup>Payout accelerator benefit provides Inbuilt Terminal illness at 50% of base plan sum assured. <sup>\*</sup>The package Sum Assured is the maximum total coverage under the respective packages and is the sum addition of the individual risks Sum Assureds payable on occurrence of various insured events. Payouts will be restricted to applicable benefit mentioned against the corresponding risk as per the product or rider terms and conditions. Other Sum Assureds also available under the base product with or without rider.

## Eligibility Criteria:

Parameter		Minimum	Maximum
Package Sum Assured <sup>^</sup>		25 Lakhs, 50 Lakhs, 70 Lakhs	
Return of Premium (ROP) <sup>1</sup> option		ROP, non-ROP	
Entry Age		18 years	45 years
Maturity age		23 years	75 years
Policy Term (PT)	non ROP	5 years	50 years
	ROP	10 years	40 years
Premium Payment Term	Single Pay	1 year	
	Limited Pay <sup>5</sup>	5 years	Policy term minus 1
	Regular Pay	Equal to Policy Term	
Premium Frequency		Annual, Half-yearly, Quarterly, Monthly	

All reference to age is as on last birthday. <sup>5</sup>Limited Pay option of 5 Pay, 10 Pay and 12 Pay only are available in ROP option.

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**Tata AIA Life Insurance Company Limited** (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403, **Registered & Corporate Office:** 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call **1-860-266-9966** (local charges apply) or write to us at **customercare@tataaia.com**. Visit us at: **www.tataaia.com**.

**BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS**

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint