HEALTH INSURANCE MADE FOR YOU

Easy Health Group Insurance Plan

Individual and Family

Avail Tax Benefit Under Section 80D*

SAVE TAX
INTRODUCING EASY HEALTH GROUP INSURANCE

One plan that covers all your health worries.
Specially designed for Canara Bank customers, it’s a unique health insurance policy that truly uncomplicates healthcare for you and your family members.

What does your plan cover?
• In-patient treatment
• Pre-Hospitalization
• Post-Hospitalization
• Daycare procedures
  (please refer policy document for detailed coverage)

What makes your plan special?
• Single premium rate across ages
• No pre-policy check-up
• No Sub-limit on hospital room rent
• No Co-payment

What makes it even better?
• Inbuilt Group Personal Accident Cover:
  Cover equivalent to base health sum insured for each insured member
  under individual plan and for primary insured member under family floater plan.
  (Please refer Certificate of Insurance and policy document for detailed list of critical illnesses & coverage)

• Optional Critical Illness Cover:
  Additional indemnity cover of Rs. 50,000 for defined critical illnesses.

What else is covered under your plan
• Coverage for organ transplant
• Emergency ambulance upto Rs. 2,000 per hospitalization
• Domiciliary expenses upto the sum insured
• Daily cash of Rs. 500 for twin sharing accommodation/or accompanying insured child
• Annual health check-up upto Rs. 1,500 (For Sum Insured of Rs. 1 lac), Rs. 2,000 (For Sum Insured of Rs. 2 lacs), Rs. 2,500 (For Sum Insured of Rs. 5 lacs), Rs. 3,000 (For Sum Insured of Rs. 7.5 lacs) and Rs. 3,500 (For Sum Insured of Rs. 10 lacs)
• Ayush treatment upto 5% of Hospitalization sum insured

Value added services
• We offer you a range of value added services to ensure your well being, prevent illness as well as make Hospitalization hassle free.
• Cashless Hospitalization / Healthline Access / Access to a Personalised Wellness Portal / Exciting offers at pharmacies and diagnostic centers.
Sum insured (SI)
- Choose from Sum Insured options of Rs. 100,000; Rs. 200,000; Rs. 500,000; Rs. 750,000; Rs. 10,00,000

Duration
- The proposed duration of the cover will be 12 months for every insured member in the group.

Premium rates
Plan type and Premium vary by location of your branch (inclusive of service tax and applicable cess)

### PREMIUM TABLE (Rs. Per Year)

<table>
<thead>
<tr>
<th>Sum Insured</th>
<th>100,000</th>
<th>200,000</th>
<th>500,000</th>
<th>750,000</th>
<th>10,00,000</th>
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<tbody>
<tr>
<td><strong>Mumbai Metropolitan Region &amp; Delhi National Capital Region</strong></td>
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<tr>
<td><strong>Premium inclusive of 15% service tax and applicable cess</strong></td>
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<tr>
<td>Individual Plan</td>
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<tr>
<td>To cover Account holder, his/her spouse or child on individual basis</td>
<td>2,915</td>
<td>3,989</td>
<td>5,880</td>
<td>8,361</td>
<td>10,227</td>
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<tr>
<td>Family Plan</td>
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<tr>
<td>To cover Account holder, his/her spouse and upto 4 children on floater basis</td>
<td>7,725</td>
<td>9,721</td>
<td>13,557</td>
<td>17,675</td>
<td>20,973</td>
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<tr>
<td>Parent’s Plan</td>
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<tr>
<td>To cover either Account holder parents or his/her parents in law on floater basis</td>
<td>7,675</td>
<td>9,620</td>
<td>13,305</td>
<td>17,296</td>
<td>20,469</td>
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<tr>
<td>Additional premium for optional Critical Illness Insurance</td>
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<td>613</td>
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<td><strong>Rest of India</strong></td>
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<tr>
<td><strong>Premium inclusive of 15% service tax and applicable cess</strong></td>
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<tr>
<td>To cover Account holder, his/her spouse or child on individual basis</td>
<td>2,404</td>
<td>3,375</td>
<td>4,857</td>
<td>7,030</td>
<td>8,692</td>
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<td>Family Plan</td>
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<tr>
<td>To cover Account holder, his/her spouse and upto 4 children on floater basis</td>
<td>6,498</td>
<td>8,185</td>
<td>11,510</td>
<td>15,014</td>
<td>17,903</td>
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<tr>
<td>Parent’s Plan</td>
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<tr>
<td>To cover either Account holder parents or his/her parents in law on floater basis</td>
<td>6,447</td>
<td>8,084</td>
<td>11,258</td>
<td>14,635</td>
<td>17,398</td>
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<tr>
<td>Additional premium for optional Critical Illness Insurance</td>
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<td>510</td>
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</table>
MAJOR EXCLUSIONS

- Any treatment within first 30 days of cover except any accidental injury.
- Any Pre-existing diseases/conditions will be covered after a waiting period of 3 years if the risk is accepted.
- 1 year exclusion for specific diseases like cataract, hernia, hysterectomy, joint replacement etc.
- Expenses arising from HIV or AIDS and related diseases.
- Abuse of intoxicant or hallucogenic substance like drugs and alcohol.
- Pregnancy, dental treatment, external aids and appliances.
- Hospitalization due to war or an act of war or due to nuclear, chemical or biological weapon and radiation of any kind.
- Congenital diseases, mental disorder, cosmetic surgery or weight control treatments.

*(Full complete exclusions please refer to the policy document)*

ELIGIBILITY

- This plan will offer cover to person from the age of 5 years onwards. The maximum entry age is restricted upto 69 years with no maximum cover ceasing age.
- Dependent children between 91 days and 25 years can be insured.
- A dependent child between 91 days and 5 years can be covered if either parent is covered in this policy.

TAX BENEFIT

- With this plan you can avail tax benefits for the premium amount under section 80D of Income Tax Act. *(Tax benefits are subject to changes in tax laws)*

DISCLAIMER

This is only a summary of the product features. The actual benefits are as described in the policy, and will be subject to the policy terms and conditions and exclusions. Please seek the advice of Canara Bank if you require for any further information or clarification.

STATUTORY WARNING

Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015 (Prohibition of Rebates):

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurers. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to 10 lakh rupees.