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Mosquitoes and medical costs got you scared? Get relief, check out this affordable health insurance plan

IFFCO Tokio General Insurance has launched a new health insurance plan- MOS-BITE Protector Policy that pays you a lump sum amount on diagnosis of vector-borne diseases at an affordable premium.



IFFCO Tokio General Insurance has launched a new health insurance plan- MOS-BITE Protector Policy that pays you a lump sum amount on diagnosis of vector-borne diseases at an affordable premium. Vector-borne diseases are illnesses, which are caused by viruses, bacteria and parasites that are transmitted by mosquitoes. According to World Health Organization, Malaria causes more than 400 000 deaths every year globally. Similarly, the major vector-borne diseases account for around 17% of all infectious diseases.

Pallavi Roy, Head - Products, IFFCO Tokio General Insurance Company said, "There has been an increase in the number of claims relating to vector-borne diseases. With the rise in medical inflation, the treatment costs for these diseases have also gone up. Hence we have launched the product to provide financial support to our customers."

Which all diseases are covered

The insurance plan pays you the sum insured in case the policyholder gets hospitalised for a continuous period of 48 hours due to any of the following seven diseases:

- 1) Dengue fever
- 2) Malaria
- 3) Lymphatic Filariasis
- 4) Kala-azar
- 5) Chikungunya
- 6) Japanese Encephalitis
- 7) Zika Virus

MOS-BITE Protector Policy eligibility

The insurance policy is available to an adult between 18 and 65 years of age without any medical tests. For a child, the cover is available from an entry age of 91 days to the maximum age of 23 years.

MOS-BITE Protector Policy insured sum and premium

The sum insured options are available upto Rs 1 lakh in multiples of Rs 5,000. For the sum insured of Rs 5,000 the basic premium for an individual is as low as Rs 44 for one year and for the maximum sum insured of Rs 1 lakh the premium is Rs 876. The policy is also available for the long term period of 2 years and 3 years and the premium is not dependent on age.