

Ask **THE EXPERT**

Shreeraj Deshpande

Chief Operating Officer,
Future Generali India Insurance



GENERAL INSURANCE

It's better to buy top-up health and personal accident policy together

I am a 35-year old working woman. My annual salary is Rs. 15,00,000/-. My parents (father's age is 65 and the mother's age is 60) are dependent on me. I have decided to stay single. I have bought health cover for both of them and pay Rs.50,000 annually in premium. Besides, my employer has given health cover of worth Rs.5,00,000 /-. Given that I will be single, I want to know as to which all other covers I should buy. Please guide – VINITA SHAH

Health insurance is a must nowadays, especially for senior citizens. Please ensure that your parents are insured with an adequate sum insured without any sub-limits or co-pay or with minimum sub-limits or co-pay. You can opt for a top-up health insurance policy for your parents. Along with health insurance, you can buy a personal accident policy that offers cover for accidental death and disabilities like - Permanent, Partial, Temporary & Total.

I am a 33-year old man. I married 6-month back. I am planning to buy a standalone health insurance cover. However, I came across the ads wherein the insurers advertised about giving standalone health insurance covers along with term plan. I am confused that if I should buy standalone health insurance or should buy health as well as term plan too. Please guide

– ASHISH SAMAL

It's a good option to buy a separate health insurance plan and a term plan separately. This will give you a wide range of options, the sum insured and coverage wise when an exclusive indemnity based health insurance cover is opted for.