

Ask **THE EXPERT**



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GENERAL INSURANCE

Mediclaim cannot be converted into top-up policy

I have two separate family floater mediclaim policies of Rs 5 lakh each. Can I convert one into a top-up? Will that help reduce my premium? - BHUSHAN INAMDAR

A mediclaim policy cannot be converted in to a top-up policy on renewal as both are separate products. You may check availability of opting deductible in one of your mediclaim policies to reduce the premium at renewal. You can also opt for a separate top-up policy.

If cash in safe is covered in insurance, and if the safe is damaged during theft, is the safe covered in any policy? ANIL KAPLEY

In Money Insurance policy, any damage to safe on account of burglary / theft is not covered.

I am 35 years old, my wife is 33 and our daughter is three years. My company's medical insurance is Rs 3 lakh but I want to buy one more health insurance for my daughter who has a heart problem. Can you suggest some suitable policy? SHASHANK PAL

Consider a policy that will offer adequate sum insured with shorter waiting period for coverage towards pre-existing diseases, additional benefits like recharge or restoration benefit and coverage towards medical treatment taken abroad.



Clear your doubts with regard to general insurance.
Send your queries to personalfinance@dnaindia.net