

Ask **THE EXPERT**

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GENERAL INSURANCE

Senior citizens with ailments can look at products of different cos

Rajesh Chaturvedi - I am a 30-year-old working professional. My mother is 58 and father is 65. I had been trying to get a joint health cover for them. However, due to overweight, 2 to 3 insurers rejected a cover for my mother. Please guide.

Insurance companies follow specific underwriting guidelines to decide whether to offer the policy and the terms on which the offer is made. Considering the insurance need of parents and senior citizens with diabetes or other ailments it will be advisable to look at products of different insurers which would suit the requirements. There are specific products for senior citizens or products covering persons with existing disabilities with the loading of premium or co-payments or waiting periods for pre-existing conditions. The pricing varies for such products.

Vinod Kumar - I am a 26-year old professional. I am planning to get married in next 1 year. Please guide me about the benefits of wedding insurance.

Wedding insurance covers various aspects, including postponement or annulment of the wedding, due to unfortunate accidental death of an immediate family member of bride/groom, burglary, damage to valuables (including jewellery and property), accident and even death. It also provides protection against illness to a third party for food poisoning caused due to the catering services or any legal liability arising out of bodily injury at the wedding. Also, the wedding cover should be bought 15 days prior to the wedding.