




Features

- The customer has the option of choosing the Sum Insured. The Sum Insured can be fixed, or it can be increased by 10% every year for first 5 years.
- **Early Stage Cancer:** 25% of the applicable Sum Insured shall be payable lumpsum. The premiums for next 3 policy years shall be waived off.
- **Major Stage Cancer:** On the diagnosis of specified Major Stage Cancer, 100% of applicable Sum Insured shall be payable. This benefit cannot be more than of 100% of applicable Sum Insured. So, you will get only 75% of the applicable Sum Insured in case you have already claimed the 25% of Applicable Sum Insured under Early Stage Cancer.
- **Income Benefit:** In addition to the above benefit, Income Benefit of 1% of Applicable Sum Insured shall be payable every month following the lumpsum payment under Major Stage Cancer Benefit. This is the fixed Income benefit which is payable monthly for next 10 Years irrespective of the survival of Life Assured.
- **Premium Waiver Benefit:** All the Future premiums will be waived off on the diagnosis of specified Major Stage Cancer.
- **Waiting Period:** A waiting period of 180 day will apply from the date of commencement of this policy or from the date of revival. This would mean that no benefit would be paid in case any kind of cancer is diagnosed within 180 Days.
- **Premium Guaranteed for 5 Years:** The premiums are guaranteed for a period of 5 years from the date of issuance of this policy. LIC reserves the right to revise the premium after 5 policy years
- **Tax Benefit:** Premium paid under this plan is eligible for tax benefit u/s 80D of Income Tax Act.

How does this plan work

Sample Illustration for age = 35 years, term = 20 years, Option - I (Level Sum Insured) = 20,00,000

Premium = Rs.3340/- p.a.



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Early Stage Cancer

On Diagnosis of Early Stage Cancer after 3 Years


- Rs.4,00,000 shall be paid as lumpsum Benefit
- The premiums for next 3 Policy Years will be waived off

Major Stage Cancer

On Diagnosis of Major Stage Cancer After 3 Years

- Rs.20,00,000 shall be paid as lumpsum Benefit
- Rs.20,000 will be paid every month for next 120 Months
- All the future premiums will be waived off

Premium = Rs.6880/- p.a.



AGE 36
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Early Stage Cancer

On Diagnosis of Early Stage Cancer after 3 Years

- Rs.4,00,000 shall be paid as lumpsum Benefit
- The premiums for next 3 Policy Years will be waived off

Major Stage Cancer

On Diagnosis of Major Stage Cancer After 3 Years

- Rs.20,00,000 shall be paid as lumpsum Benefit
- Rs.20,000 will be paid every month for next 120 Months
- All the future premiums will be waived off

ELIGIBILITY CRITERIA

	Minimum	Maximum
Age	20 Years	65 Years
Policy Term	10 Years	30 Years
Cover Ceasing Age	50 Years	75 Years
Premium	Rs.2400 p.a.	No Limit
Basic Sum Insured	Rs.10,00,000	Rs.50,00,000