

Sales pitch – Health Insurance

Good Morning Sir/Madam, we have the best health insurance plans from top 5 companies available with us. Do you have health insurance for you and your family?

Customer: No I don't have health insurance plans

Sir, I would like to explain the benefits of health insurance to you.

Features & Benefits of health insurance

Inpatient hospitalization: Medical policies require 24 hours hospitalization. The policy covers all medical expenses like medical & laboratory tests, room rent, operation charges, treatment costs, doctors' and surgeon's fees etc. from admission to discharge fully. All will be paid on actuals.

Cashless treatment: Health insurance card will be provided for cashless treatment. Along with policy document, you will receive list of hospitals covered in the entire country. Present the card to the empanelled hospitals and get the treatment. Some of the best hospitals in the country are empanelled

Lifetime renewal: You can continue this policy for lifetime. Even if you encounter any disease in future all the expenses are covered for that disease. Even in 70-80 yrs, you will have mediclaim policy

Tax Benefits: You get additional tax benefit only for health insurance under section 80D of Income Tax Act.

Sir/Madam, I would require 5 details to find out the best plans for you

Can you please tell me your family members whom you want to cover in this mediclaim

Can you please tell the date of birth of each individual (approx. age if DOB not remembered)

What is the pin code of your address?

Can you confirm your family annual income?

Are all your family members fit and fine?

Sir/Madam, we can see three plans as per your requirement

Star - Mediclassic	Cigna - Protect	Religare - Care
Cheapest plan Maximum network hospitals approx. 7000 network hospitals. Restore – 200% of base sum insured Room rent limit – For Mumbai, 2% of sum assured or 5000 whichever is less; For others, 1% of sum assured or 3000 whichever is less	No room rent limit (upto single private room) One free health check up every 3 years World-wide emergency cover Health maintenance benefit upto 500 Restoration / Recharge available multiple times in a year	Free annual health check-up for all family members Automatic recharge of sum assured In association with fortis group of hospitals & Ranbaxy which is in health sector from the year 2001 No claim bonus of 10% every year up to 150%

Benefits of buying health insurance from us

This policy is of online rate, hence 10%-20% cheaper than offline policies

If you calculate the you are getting health insurance for INR15/20 per day

We can help you on the claim settlement or any policy servicing issue with the insurance companies

Sir/Madam, Can I proceed to book this policy for you

Customer: Yes

Note: If customer says no, asks reasons and resolve customer's concerns.

I need to register your details to fill up your proposal form. Pl provide the below details. You would receive OTP on mobile for customer verification purpose.

First name

Last name

Mobile no

Email id

I need below details to fill up your proposal form. These details would go to insurance companies for making the policy document. Hence, kindly provide accurate details.

Policy Holder details (Proposer) – One who is buying policy and claiming tax benefits

Full name

Date of Birth

Nominee Name, Age and relationship

Marital Status

Address

Mobile no

Email id

Insured member details – Family members for whom insurance cover is being taken

Full name

Date of Birth

Occupation

Height (cm)

Weight (kgs)

Medical questionnaire – Confirm if all family members are fit and do not suffer any of the below medical conditions

You can make payment by way of debit cards, credit cards or net banking.

Customer makes the payment

Immediately after payment, policy will be issued. The policy document will be sent on email. Branch employee can take a print out and provide the policy copy to the customer.