Major Exclusions

Any Pre-existing Condition, ailment or disease, or its related conditions arising from it.

Any Critical Illness or covered Disease / Illness / Sickness which is first diagnosed within ninety (90) days following the first risk inception date. This 90 days period shall not be applicable on renewals to the extent of sum insured under the previous policy.

Any Critical Illness resulting from a physical condition which existed prior to first risk inception date which was not disclosed.

- Cover terminates on claim.
- Lifelong renewals
- No Hospitalisation required

Note:

No pre-policy medical check up(PPMC) for proposers upto 45 years of age with no PED or co-morbidities and upto 20 lakhs of sum insured.

PPMC is mandatory in all other cases.

New India Criti Protect Policy Premium (per 1000 SI)

09 CI Plan				18 CI Plan			
Age Band/ Tenure	1 Yr	2 Yr	3 Yr	Age Band/ Tenure	1 Yr	2 Yr	3 Yr
18 – 25	0.79	1.82	2.85	18 – 25	0.95	2.16	3.33
26 – 30	1.37	2.99	4.67	26 – 30	1.48	3.19	5.01
31 – 35	1.96	4.11	6.22	31 – 35	2.13	4.47	6.79
36 – 40	2.56	5.57	8.63	36 – 40	2.86	6.22	9.69
41 – 45	4.13	9.44	15.24	41 – 45	4.81	10.9	17.62
46 – 50	7.95	17.23	27.06	46 – 50	9.21	20.04	31.44
51 – 55	12.81	27.71	41.86	51 – 55	15.23	32.95	49.82
56 – 60	21.62	46.68	70.32	56 – 60	25.82	55.69	83.98
61 – 65	32.04	69.19	104.25	61 – 65	38.38	82.9	124.99
66 – 70	51.59	110.04	163.66	66 – 70	65.48	139.55	207.46
71 - 75	102.77	216.88	319.14	71 - 75	130.43	275.06	404.59
76 - 80	186.52	390.27	569.42	76 - 80	236.72	494.95	721.91
81 & above*	327.99	NA	NA	81 & above*	416.23	NA	NA

25 CI Plan				41 CI Plan			
Age Band/ Tenure	1 Yr	2 Yr	3 Yr	Age Band/ Tenure	1 Yr	2 Yr	3 Yr
18 – 25	1.05	2.25	3.51	18 – 25	1.23	2.67	4.13
26 – 30	1.55	3.3	5.21	26 – 30	1.75	3.86	6.04
31 – 35	2.2	4.63	7.08	31 – 35	2.5	5.33	8.29
36 – 40	3.05	6.52	10.16	36 – 40	3.64	7.78	12.05
41 – 45	5.01	11.39	18.4	41 – 45	5.93	13.33	21.51
46 – 50	9.57	20.81	32.63	46 – 50	11.08	23.95	37.6
51 – 55	15.77	34.13	51.6	51 – 55	18	38.85	58.63
56 – 60	26.7	57.59	86.74	56 – 60	29.93	64.43	96.92
61 – 65	39.64	85.64	129.1	61 – 65	43.91	94.67	142.63
66 – 70	67.62	144.18	214.38	66 – 70	74.27	158.18	235.1
71 - 75	135.23	285.35	419.91	71 - 75	148.52	313.06	460.49
76 - 80	246.79	516.47	753.69	76 - 80	271.06	566.63	826.52
81 & above*	438.13	NA	NA	81 & above*	465.23	NA	NA

*Renewal for age group 81 & above will be allowed only on annual basis.

CERTIFIED ISO 27001:2022 COMPANY

NEW INDIA ASSURANCE
दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड
The New India Assurance Co. Ltd

For detailed terms and conditions
please refer to the policy document and prospectus available on our website
www.newindia.co.in

Toll free number 1800-209-1415

9833319191

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VARUNITH PRINTS
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New India Criti Protect Policy

NIL GST

CASHLESS AVAILABLE

Assurance of the Leader...

दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड
The New India Assurance Co. Ltd
India's Premier Multinational General Insurance Company

IRDAI REGN. No. 190 CIN No. : L66000MH1919GOI000526 UIN : NIAHLIP25038V022425

offers cover on benefit basis upon diagnosis of any of the listed critical illness under the plan opted.

- Entry age 18 to 65 years.
- Waiting period : 90 days.
- Survival period : 0 days.
- Policy period 1 year/ 2 years/ 3 years.

New India Criti Protect Policy

4 Attractive Plans available

9 CI | **18 CI** | **25 CI** | **41 CI**

	Critical Illnesses	9CI	18CI	25CI	41CI
1	Cancer of Specified Severity	Yes	Yes	Yes	Yes
2	Kidney Failure Requiring Regular Dialysis	Yes	Yes	Yes	Yes
3	End Stage Liver Failure	Yes	Yes	Yes	Yes
4	Major Organ Transplant/Bone Marrow Transplant	Yes	Yes	Yes	Yes
5	Open Heart Replacement or Repair of Heart Valves	Yes	Yes	Yes	Yes
6	Open Chest CABG	Yes	Yes	Yes	Yes
7	Stroke resulting in Permanent Symptoms	Yes	Yes	Yes	Yes
8	Permanent Paralysis of Limbs	Yes	Yes	Yes	Yes
9	Myocardial Infarction (First Heart Attack of Specified Severity)	Yes	Yes	Yes	Yes
10	Multiple Sclerosis with Persisting Symptoms	No	Yes	Yes	Yes
11	Coma of Specified Severity	No	Yes	Yes	Yes
12	Parkinson's Disease	No	Yes	Yes	Yes
13	Benign Brain Tumour	No	Yes	Yes	Yes
14	Alzheimer's Disease	No	Yes	Yes	Yes
15	Aorta Graft Surgery	No	Yes	Yes	Yes
16	Deafness	No	Yes	Yes	Yes
17	Loss of speech	No	Yes	Yes	Yes
18	Third Degree Burns	No	Yes	Yes	Yes
19	Motor Neurone Disease with Permanent Symptoms	No	No	Yes	Yes
20	Primary(Idiopathic)Pulmonary Hypertension	No	No	Yes	Yes
21	Loss of Limb	No	No	Yes	Yes
22	Muscular Dystrophy	No	No	Yes	Yes
23	Blindness	No	No	Yes	Yes
24	Major Head Trauma	No	No	Yes	Yes
25	End Stage Lung Failure	No	No	Yes	Yes
26	Systemic Lupus Erythematosis with Lupus Nephritis;	No	No	No	Yes
27	Pneumonectomy	No	No	No	Yes
28	Medullary Cystic Disease	No	No	No	Yes
29	Cardiomyopathy	No	No	No	Yes
30	Encephalitis	No	No	No	Yes
31	Progresive Supranuclear Palsy	No	No	No	Yes
32	Multiple System Atrophy	No	No	No	Yes
33	Pulmonary Artery Graft Surgery	No	No	No	Yes
34	Other Serious Coronary Artery Disease	No	No	No	Yes
35	Apallic Syndrome	No	No	No	Yes
36	Fulminant Hepatitis	No	No	No	Yes
37	Creutzfeldt-Jakob Disease	No	No	No	Yes
38	Aplastic Anaemia	No	No	No	Yes
39	Severe Ulcerative Colitis	No	No	No	Yes
40	Progressive Scleroderma	No	No	No	Yes
41	Bacterial Meningitis	No	No	No	Yes

Sum insured: Rs. 5 Lakhs to Rs. 50 Lakhs in multiples of Rs. 5 Lakhs

Eligibility: Indian Citizens and Indian Residents only

Territorial limits: World wide.

Sum insured offered:

Gainful employments: 12 times the annual income subject to max of Rs. 50 Lakhs

Non gainful employment/ students /non earning members : 15 lakhs

Income proof is mandatory for sum insured of Rs. 25 lakhs and above