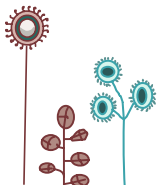


Welcome to Apollo Munich Health Insurance Co. Ltd.

Let's Uncomplicate



Why Health Insurance ?

Factors

Urban spending in healthcare will increase due to a variety of factors

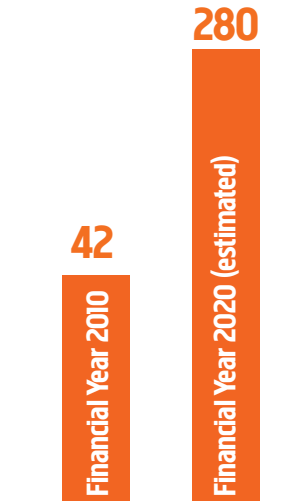
Increase in
Lifestyle Diseases

Enhanced Quality
of Hospitals

Increasing
Affluence

Healthcare Spend in India

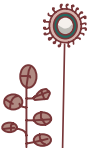
USD Billion





How do you ensure you can get the best quality treatment even if it costs a lot?

- Reduce savings- Postpone a dream
- Borrow money- Lose dignity
- Do nothing- Pray
- Compromise- Feel guilty
- ✓ **Take Health Insurance- Protect what's dear to you**



Why Apollo Munich



**53 Hospitals,
1068 Pharmacies,
8000 Doctors and
Trust of 19 million patients**

We know healthcare.

**MUNICH
HEALTH**



**Over 5000 Experts across
26 locations worldwide,
Customers from over 100 countries**

We know insurance.

Philosophy



Let's Uncomplicate.

Not only a positioning but a belief and journey.

We make quality healthcare easy and accessible.

Simple language, clear policies, transparent procedures and innovative products, making health insurance the way it ought to be.





All our plans come with...

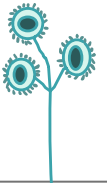
- **Great customer service**
- **100% Life long renewal**
- **Clear policy wordings and conditions**
- **Cashless access to the best 10,000 doctors and 4500 hospitals in over 800 cities**
- **Tax deduction under Section 80D***
- **Our healthcare and health insurance expertise**
- **One of the fastest claims settlement in the industry**

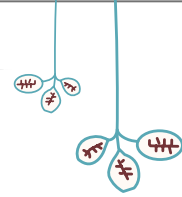
*Tax benefits are subject to changes in the Income Tax Act.



NEW

Optima Vital

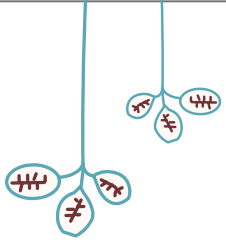




Benefits

- **Lumpsum Benefit** : Optima Vital offers you lumpsum amount for the identified critical illness, medical event or surgical procedure
- **100 % Life Long Renewal** : 100% life long renewal with no cover ceasing age
- **Wider coverage for Critical Illnesses** : cover for 37 critical illnesses
- **E-opinion** : Optima Vital offers a second opinion with our panel of medical specialists
- **Health Risk Assessment and Healthline Support** : Access to online health risk assessment tool and rich health content
- **100% payout** : Fwor diagnosed critical illness, medical event or surgical procedure





Buy a 2 year plan & get

7.5% additional discount

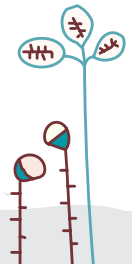




Remember

- **90 days waiting period** : Any claim under the policy would be eligible for consideration after the first 90 days of the policy
- **Pre-existing disease** : In case you have any existing condition, please remember to declare all such medical conditions at the time of taking the policy. Pre-existing diseases, except for any medical condition / disease for which we have applied specific exclusion, shall be covered from 4th year of the policy if the proposal is accepted and policy is issued to You
- **Survival period** : Claim would be considered for payment after the completion of survival period from the date of confirmed diagnosis or undergoing of the procedure as the case may be
- **Apollo Munich would not provide cover for...**
 - Expenses arising out of medical conditions like HIV, AIDS & related disease
 - Expenses arising out of medical conditions pertaining to Internal & external congenital diseases
 - Expenses for Cosmetic treatment or items of personal comfort and convenience

Please refer to the policy wording for the comprehensive set of exclusions

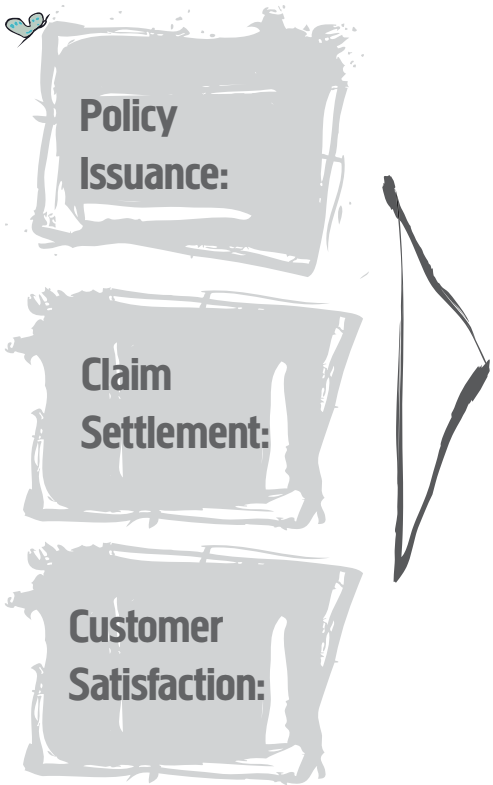




Commitment

Our customer comes first

4000 Hospitals, 800 Cities



Policy Issuance:

Policy Issuance:

Over 93% of the policies are issued within 7 working days while 83% of the times the policy is issued within 3 working days.

Claim Settlement:

Claims Settlement:

Over 95% of the claims are settled within 30 days with average claims settlement duration of 15 days for clear cases.

Customer Satisfaction:

Customer Satisfaction:

We keep a track of our customer satisfaction level where on average 85% of our customers are satisfied and advocate for us.

Renewal Rate:

Over 80% of our existing customers renew their policy every year.



Best Insurance Provider in the private sector, **Outlook Money Award 2013**. For being rated the 22nd Best Company to Work For in India, **Great Place To Work 2013**. On the back of robust business growth in FY12-13 across a variety of parameters and a high commitment towards customer service in terms of efficient claims settlement and showing innovative approaches to product and technology management and customer engagement, **Health Insurer of the year 2013**. Industry No. 1 in Insurance Category & Asia's most promising brand – Apollo Munich, **Asia's Most Promising Brands and Leaders 2013**. Asia's most promising leader – Mr Antony Jacob, **Asia's Most Promising Brands and Leaders 2013**. Excellence in Marketing – **Asia's Most Promising Brands and Leaders 2013** for instituting a robust Health and Wellness Management technology platform, **The Technology Maturity Award 2013**. For excellence in six sigma practices within the organization as displayed through projects that are executed in the organization, **Lean and Six Sigma Excellence Awards - 2013**. Brand Sustainability, **Brand Leadership awards 2013**. HR Partner forum, **Human Resources Shared service 2013** for all-round green computing initiatives, **TOP Green IT Enterprise Award 2013**. Mission Paryapta' being the 2nd Best Six Sigma Project in Service industry (DMAIC & DFSS), **2nd Best Six Sigma Project**. Best film (Financial Product category), **Abby's (Bronze) 2013**. For being rated amongst Top 50 companies having upto 1000 employees; Best in its industry and ranked third in insurance industry, **Great Place To Work 2012**. Best Insurance Provider in the private sector, **Outlook Money Award 2012** For our unbelievable product OptimaRESTORE, **Innovation Award 2012**. This award was in recognition of our unbelievable product, **OptimaRESTORE, Innovation Of The Year award 2012**. For our Unbelievable product OptimaRESTORE in the Best Product Innovation Award category, **India Insurance Awards 2012**. For being rated amongst top 50 in financial inclusion projects during 2011, **Financial Inclusion Awards 2012**. For the effectiveness exuberated by its marketing campaign – 'Making Time to Pause', **Effie Awards 2012**. For all-round green computing initiatives, **TOP Green IT Enterprise Award 2012**. For being a Role Model and Exemplary Leader in benchmarking talent and HR practices, **Best Employer Brand Award 2012**. Silver for Marketing Campaign (OptimaRESTORE), **Digiratti Award 2012**. Insurance companies use the report 'Social Media in the Indian Insurance Industry: User Maturity Benchmarking' to evaluate the overall maturity of their social media usage and benchmark themselves against peers, **User Maturity Benchmarking 2012**. Best Company to work in its industry and Among the top 100 companies to work with having upto 1000 employees, **Great Place To Work 2011**. Futuristic Hall of Fame, **Hall of Fame 2011** For the best Six Sigma project in the DMAIC – Services category, **Symbiosis award 2011** For demonstrating market leadership in sales generated through the online medium, **E-Business Leader 2011**. For implementing a workflow-enabled system that supports straight through processing of the entire health product lifecycle with integration to all back end systems, **Technology Leader Award 2011**. Silver under Service Category, **Indian Digital Media Awards 2011**. For best recruitment ad in Services, **The Remy Award Nomination 2011**. For its print media advertisement for inviting applications for sales positions, **The Remy Award 2011**. Most Effective Outdoor Plan, **OOH 2011 for Outdoor Advertising & Digital Signage**. Best Outdoor Plan – Strategy, **OOH 2011 for Outdoor Advertising & Digital Signage**. Policy Administration SysteFor m (PÁS) category, **Policy Administration 2010**. Design, distribution and servicing of health insurance products, **ISO - 9001:2008 certification 2009**. Best corporate wellness organisation, **CII Wellness Award 2009**. Best Media Plan of the year, **Outdoor Advertising Awards 2009**



Ours is an uncomplicated success story.



How to Buy



Apollo Munich Health Insurance Co. Ltd • 2nd & 3rd Floor, iLABS Centre, Plot No. 404-405, Udyog Vihar, Phase-III, Gurgaon-122016, Haryana • Corp. Off. 10th Floor, Tower B, Building No 10, DLF Cybercity, DLF City Phase II, Gurgaon-122002, Haryana. Tel: +91-124-458433 Fax: +91-124-4584111 • Reg Off. Apollo Hospitals Complex, Jubilee Hills, Hyderabad-500033, AP • www.apollomunichinsurance.com • Email: customerservice@apollomunichinsurance.com • Insurance is the subject matter of solicitation. • For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. • IRDA Registration Number - 131 • Corporate Identity Number: U66030AP2006PLC051760

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Contact us on our Toll free Number

1800-103-0555

Visit to our

73

branch offices across India

Our Offices are present

in all major cities which

include HYDERABAD,

CHENNAI, KOLKATA, BAN-

GALORE,

MUMBAI, DELHI,

PUNE, AHMEDABAD,

JAIPUR, CHANDIGARH,

LUCKNOW and COCHIN

Branch Locator

Internet connectivity required