



Edelweiss is named after an exotic flower found on the beautiful Swiss Alps symbolizing purity and transparency.

Edelweiss is one of India's fastest growing financial conglomerates!

“ AY - DL – WISE ”



Present Across Financial Product Categories



- Retail Credit
- Corporate Credit
- Distressed Assets Resolution

CREATE WEALTH



- Wealth Management
- Asset Management
- Capital Markets

GROW WEALTH



- Life insurance
- General Insurance

PROTECT WEALTH

Introducing



 Edelweiss | GENERAL
INSURANCE



We are customers too, so we understand



Welcome to



Edelweiss Health Insurance with

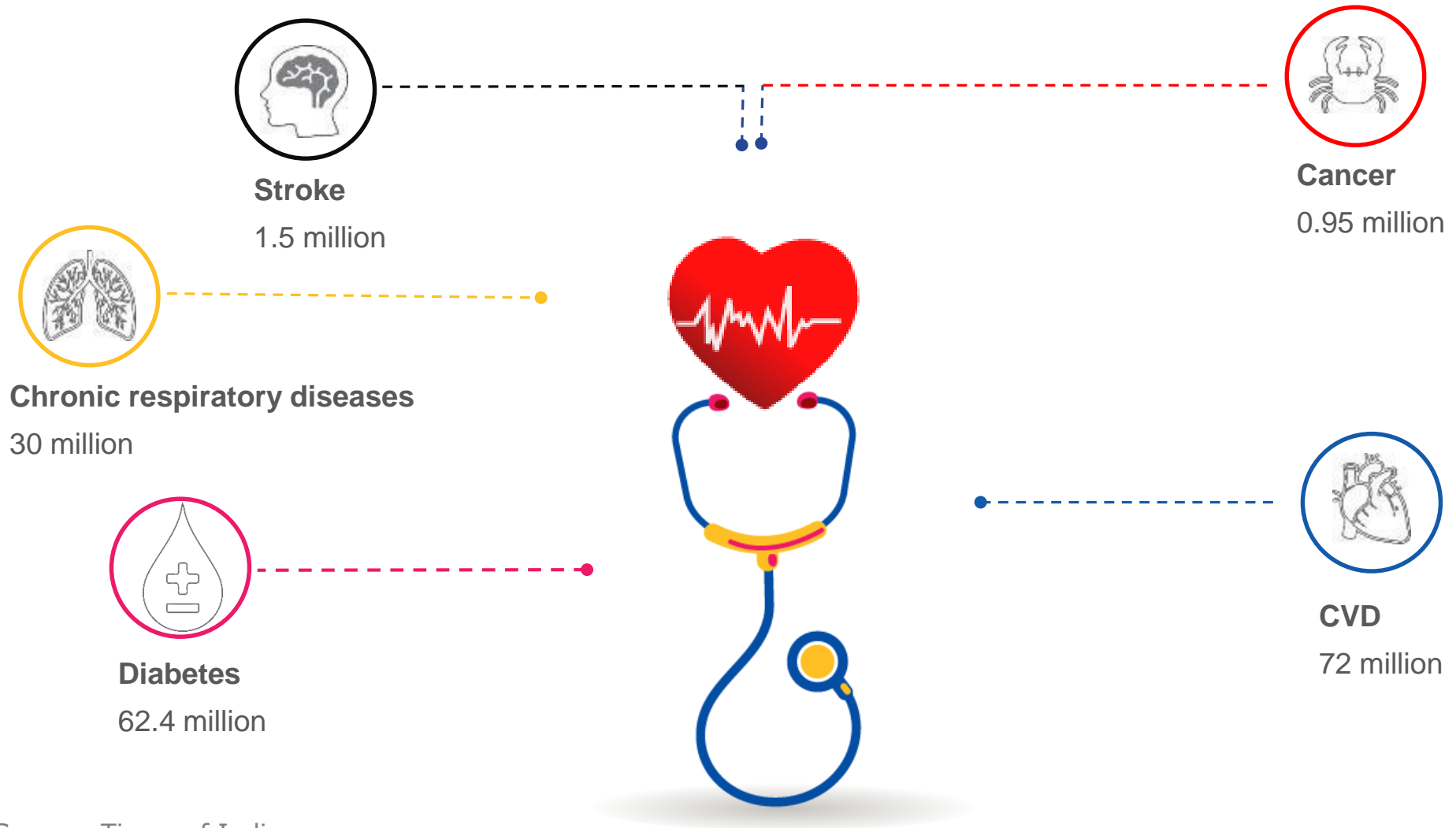
Health 



Lifestyles are changing fast. And it's affecting health even faster!



Non-communicable diseases in India

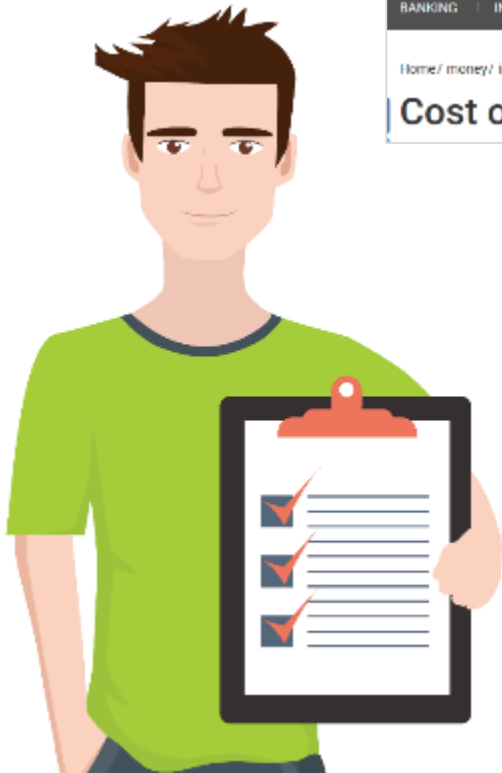


The cost of healthcare is enough to make someone ill!



Medical inflation, lifestyle diseases make critical illness insurance a must: Here's how to buy it

By Yogita Khatri, ET Bureau | May 29, 2017, 11:31 AM IST



Breaking FD's

Selling Valuables

Taking Loans

Our promise is to protect your wealth from all this & more...



Cardiology/Cardiothoracic Surgery

Angioplasty (one stent)

~ 1.9 lacs - ~ 4.12lacs

Bypass Surgery

(CABG-coronary artery bypass graft)

~ 1.9 lacs - ~ 6.03 lacs

Congenital Heart Defects

(ASD/VSD closure)

~ 1.9 lacs - ~ 6.35 lacs

Valve Replacement

AVR / MVR (including valves)

~ 3.81 lacs - ~ 7.62lacs

Valve Replacement

(AVR/MVR – minimal invasive procedure)

~ 4.95 lacs - ~ 5.2 lacs



Transplant

Heart Transplant

~ 14.6 lacs - ~ 25.4lacs

Liver Transplant

~ 25.4 lacs - ~ 35.56 lacs

Kidney Transplant

~ 3.170lacs - ~ 13.97 lacs

Lung Transplant

~ 13.97 lacs - ~ 15.87lacs



Oncology (cancer) Treatment

Chemotherapy (per cycle)

~ 63.500 - ~ 1.9 lacs

Breast Cancer Surgery

~ 1.9 lacs - ~ 4.25 lacs

Prostrate Cancer Surgery

~ 3.49 lacs - ~ 6.35 lacs



Neuro Science

Deep Brain Stimulation

(for Parkinson's)

~ 12.6 lacs - ~ 14.6 lacs

Peripheral Nerve Surgery

~ 2.54 lacs - ~ 4.12 lacs

Source:<https://economictimes.indiatimes.com/wealth/insure/medical-inflation-lifestyle-diseases-make-critical-illness-insurance-a-must-heres-how-to-buy-it/articleshow/58867774.cms>



**Health Insurance:
because you can't be
both ill and broke!**

Edelweiss Health Insurance



No Age Limit **Maternity Expense Coverage**

Discount on Co-pay **Day care treatment**

Pre & Posts Hospitalization expenses **Daily Cash**

Daily Cash Benefit **Domiciliary hospitalization** **Benefit**
Shared Accommodation

Sum Insured upto **Free Annual Check-up** **Benefit**
Domiciliary

100 Lacs **Shared Accommodation** **Benefit**
hospitalization

AYUSH Treatment **No Age Limit** **In-laws Cover**

Critical Illnesses **Pre & Posts Hospitalization**
expenses

Edelweiss Health Insurance



No Age Limit Maternity Expense Coverage

Discount on Co-pay Day care treatment

Pre & Posts Hospitalization expenses Daily Cash

Daily Cash Benefit

Shared Accommodation

Sum Insured Annual Check-up Benefit

Domiciliary

100 Lacs Shared Accommodation Benefit

hospitalization

No Age Limit

AYUSH Treatment In-laws Cover

Critical Illnesses Pre & Posts Hospitalization expenses

This is what makes the product so good!!!



1

No Room Rent capping

2

Sum Insured option of upto 100 lacs

3

Pre hospitalization of up to 90 days Post 180 days

4

Yearly free Health Check-up for every claim free year

This is what makes the product so good!!!



5 Maternity coverage for any 2 children

6 “Premium” discount on voluntary co-pay

7 Daily Cash benefit

8 Shared accommodation benefit

This is what makes the product so good!!!



9 AYUSH benefit upto sum insured

10 Day care treatment upto sum insured

11 Domiciliary hospitalization coverage upto sum insured

This is what makes the product so good!!!



12 Bariatric surgery Covered

13 Critical Illness Cover

14 Assistance Services

So what can I Buy?



Individual Policy



Family Floater



You love them, we will secure them for you...



Individual Policy



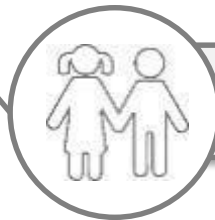
Parents /in-laws



Self & Spouse



Up to 3 Children



Siblings

* Total of 8 people

* Sum insured upto 100 lacs

Our floater policy covers your complete gang...



Family Floater



2 Adults











Up to 3 Children

- * Total of 5 people
- * Sum insured upto 100 lacs

A quick snapshot of the health Insurance Policy



Term		Option of choosing 1 year ,2 year or 3 years
Entry Age		Proposer:18 onwards No upper limit. Child: 91 days to 26 yrs
Sum Insured		upto 100 lacs
Renewal terms		Renewal for whole life
No claim bonus		For every claim free year, NCB is applicable. 50% increase in SI
Pre-existing conditions		Coverage post a continuous renewal of 4 years
Portability		Allowed
Waiting period		30 days from the 1st inception of the policy 24 months for specific illness and treatments

Now that we have got your attention, let us understand how the Edelweiss Insurance Policy works for you



Three plans to choose from. Because we're all different.



Silver

Sum insured
3, 4, 5 lacs

Gold




Sum insured
5, 7.5, 10, 15, 20 lacs

Platinum

Sum insured
15, 20, 50, 75, 100 lacs

Everyone deserves to be covered

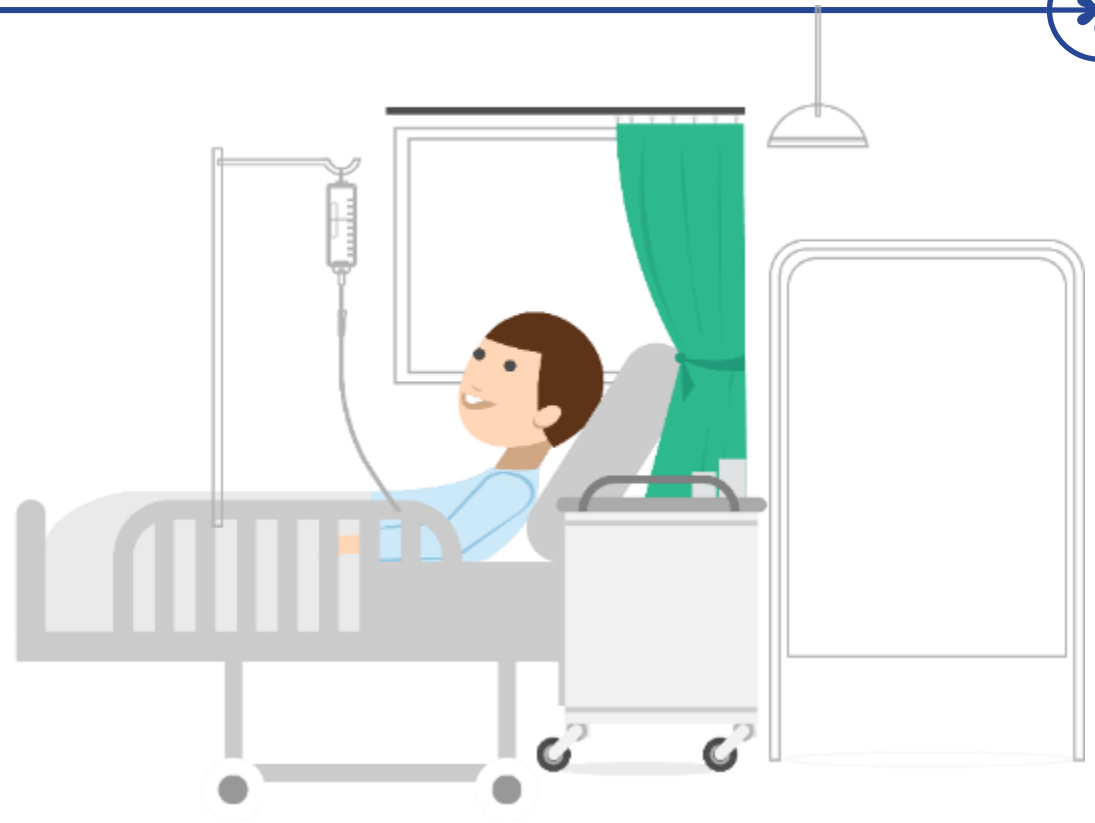


	Plan Variant	Silver	Gold	Platinum
	Minimum Entry Age	3 months	3 months	3 months
	Maximum Entry Age	65 years	65 years	Lifetime
	Renewal	Lifetime	Lifetime	Lifetime

Premium payment option

Single Premium payment option for 1/2/3 years policy

You are exclusive, and so is your room!



'No Room Rent Capping'

Sum Insureds up to 1 Crore.

We cover your expenses not just in days but in months!






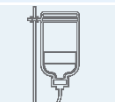





Pre-Post hospitalisation

Description	Silver	Gold	Platinum
Pre-hospitalization (in days)	30 (1 month)	60 (2 months)	90 (3 months)
post hospitalization (in days)	60 (2 months)	90 (3 months)	180 (6 months)

Hospitalization Expenses - The best treatment needs the widest cover



What is covered	Pre Hospitalisation	Hospitalisation	Post Hospitalisation
 Room Rent & ICU charges	-	✓	-
 Nursing charges	-	✓	-
 Medical Practitioners' fees	✓	✓	✓
 Physiotherapy, investigation and diagnostics procedures	✓	✓	✓
 Medicines	✓	✓	✓
 Intravenous fluids, blood transfusion & related charges	-	✓	-
 Operation theatre charges	-	✓	-
 The cost implant	-	✓	-
 Ambulance Charge	✓	-	-

Same across all 3 plan variants


Maternity Expenses - Planning to have kids? We'll love them equally



What is covered

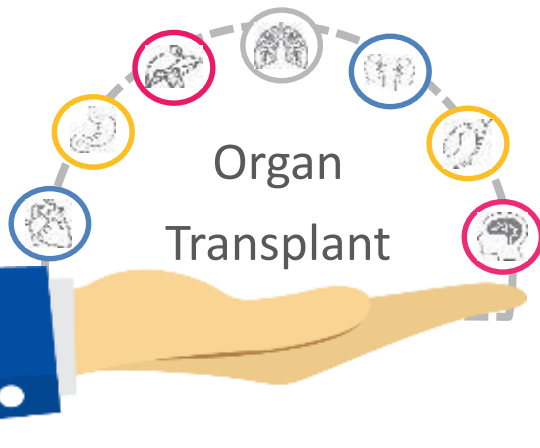
- * Maternity expenses limited to maximum 2 deliveries
- * 48 months waiting period applicable
- * Involuntary medical termination of pregnancy is covered under the policy



Maternity Benefit	Silver	Gold	Platinum
	N/A	Up to Rs. 50,000; Waiting period of 4 years	Up to Rs. 2,00,000; Waiting period of 4 years


The above represent the salient features of the Policy only, please refer to the complete Policy Wording for details

Need a transplant? We're there with you



What is covered

- * The recipient Insured Person has been Medically Advised to undergo an organ transplant.
- * The Company has accepted the recipient Insured Person's claim under (Hospitalization Expenses).

Organ Donor Cover	Silver	Gold	Platinum
	N/A	Up to Rs. 1,00,000	Up to Rs. 2,00,000

The above represent the salient features of the Policy only, please refer to the complete Policy Wording for details

When someone's in hospital, you need money in hand too



What is covered

The Company will pay a fixed amount, as specified against this Benefit , up to a maximum 7 days of Hospitalization, subject to the conditions specified below:



- * The Hospitalization period exceeds 3 continuous days.
- * The Company will be liable to pay from the 4th day till the 10th day for a block of continuous Hospitalization arising from Any One Illness or Accident.

Hospital Cash*	Silver	Gold	Platinum
	Rs. 500 / day	Rs. 1,000 / day	Rs. 1,500 / day

*on reimbursement basis

The above represent the salient features of the Policy only, please refer to the complete Policy Wording for details

Recovery Benefit –

Sometimes you need more time to recover. And more money!

What is covered

The Company will pay a fixed amount, as specified against this Benefit, up to a maximum 10 days of Hospitalization subject to the conditions specified below:

- * The Hospitalization period exceeds 10 continuous days.
- * The Company will be liable to pay from the 11th day till the 20th day for a block of continuous Hospitalization arising from Any One Illness or Accident.



Recovery Benefit*	Silver	Gold	Platinum
	N/A	Rs. 1,000 / day	Rs. 1,500 / day

*on reimbursement basis

The above represent the salient features of the Policy only, please refer to the complete Policy Wording for details

Shared Accommodation Benefit – Don't mind sharing a room? You deserve a reward.



What is covered

Reimbursement benefit subject to:

- * The Benefit will not be applicable where the sanction is on package rates.
- * The benefit will not be applicable for Silver variant with sum insured up to 2 lacs.



Shared accommodation Benefit*	Silver	Gold	Platinum
	Rs. 800 up to a maximum of Rs. 4,000	Rs. 1,000 up to a maximum of Rs. 5,000	Rs. 1,200 up to a maximum of Rs. 6,000

*on reimbursement basis

The above represent the salient features of the Policy only, please refer to the complete Policy Wording for details

We're hoping you never need our **Critical Illness Coverage**, but it's there




What is covered

The Insured Person is first diagnosed as suffering from a Critical Illness during the Policy Period, and below 5 mentioned diseases are covered under this benefit, "Critical Illness" includes

- * Coronary Artery Bypass Graft (Open Chest CABG)
- * Myocardial Infarction (First Heart Attack of specific severity)
- * Cancer of Specified Severity
- * Stroke resulting in Permanent Symptoms
- * Permanent Paralysis of Limbs



Critical Illness Coverage	Silver	Gold	Platinum
	N/A	50% increase in the Sum Insured on first diagnosis of a critical illness	100% increase in the Sum Insured on first diagnosis of a critical illness

The above represent the salient features of the Policy only, please refer to the complete Policy Wording for details

Want to be treated at home? No problem



Domiciliary Treatment

Treatment at Home

What is covered

- * It is covered through Reimbursement Facility, up to the Sum Insured
- * The Domiciliary Hospitalization continues for a period exceeding 3 consecutive days.

 **SILVER**

 **GOLD**

 **PLATINUM**

If alternative music is cool, why not alternative therapy?



Ayush



What is covered

- * Medical Expenses incurred on the Insured Person's during hospitalization, on treatment taken under Ayurveda, Unani, Siddha and Homeopathy (AYUSH) in:



We'll help **restore** your health. Even if you have more than one health problem



What is covered

- * The Company will restore 100% of the Sum Insured once in a policy year on indemnity basis
- * This restored Sum Insured can be utilized only for illness / disease unrelated to the illness / diseases for which claim/s was / were made in the particular policy year.
- * Restoration will not trigger on the first claim.



Restoration	Silver	Gold	Platinum
	N/A	100% increase in the Sum Insured on exhaustion of the Sum Insured, can be utilized only for illness / disease unrelated to the illness / diseases for which claim/s was / were made in the particular policy year.	

The above represent the salient features of the Policy only, please refer to the complete Policy Wording for details

Spent more than what your policy covered? No stress



What is covered

- * The Company will replenish 100% of the Sum Insured on indemnity basis
- * **Recharge** Benefit can be utilized even for the same hospitalization or for the treatment of diseases / illness / injury / for which claim was paid / payable under the policy.



Recharge	Silver	Gold	Platinum
	N/A	exhaustion of the Sum Insured, can be utilized even for the same hospitalization or for the treatment of diseases / illness / injury / for which claim was paid / payable under the policy.	

Claims

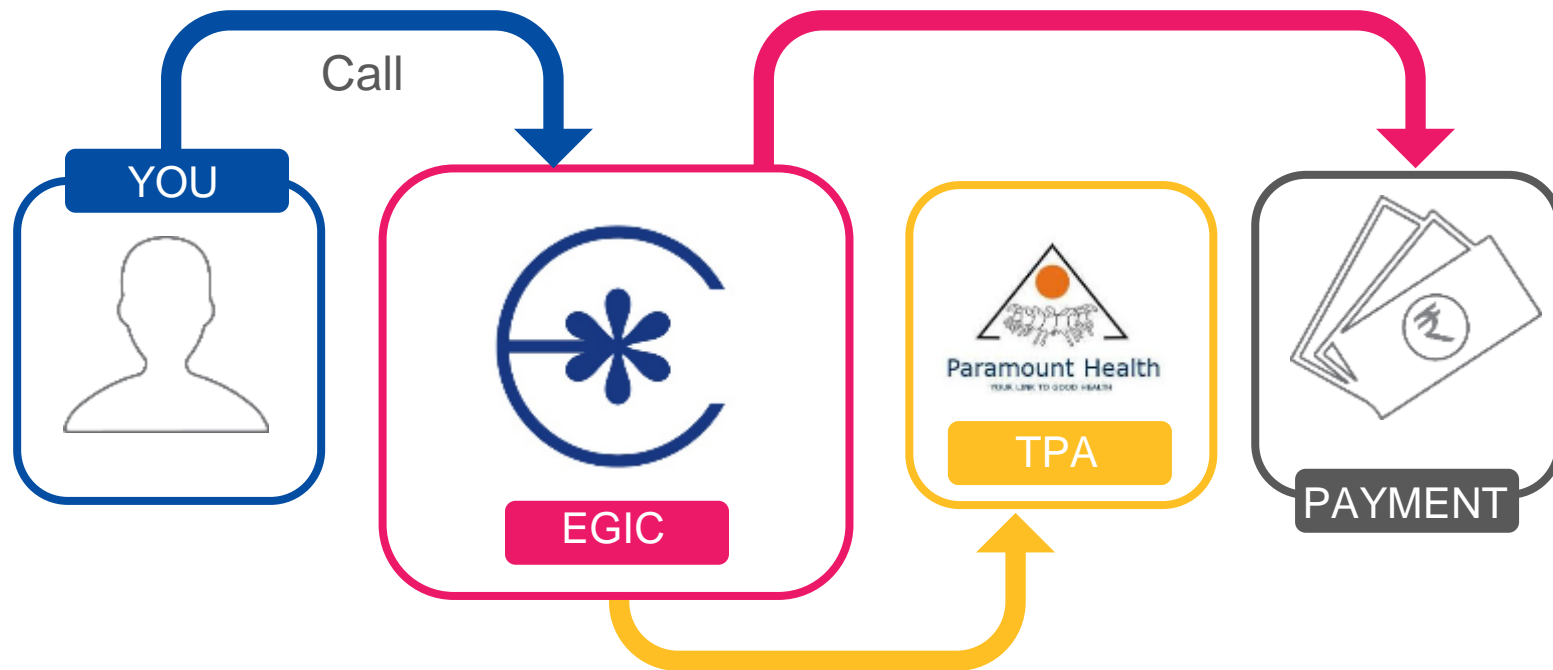


When its time to deliver our promise you can count on us a 100%

Claims Process – Just call us & we will manage it all.



We've made claims easy!



Toll free number – **1800 12000**

Our Service Partners for you...



Pre Policy Check up

MD India



Claim Servicing

Paramount

Assist
America

We know you expect more than just insurance...



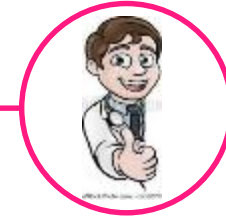
- Medical Referral
- Emergency Medical Evacuation
- Medical Repatriation
- Medical Monitoring
- Compassionate visit
- Return of Mortal Remains
- Second Medical Opinion

Assistance Services



- Cashless Claims: 2 Hrs
- Assured Bed at 117 Hospitals.
- No deposit on admission.
- Zero Waiting time on discharge.
- Reimbursement claims: 7 days

Claim TATs



- Approx. 6000 empaneled Hospitals for cashless.
- Availability of Medicines online at discounted rates
- Mobile App service for e-card, network locator etc.
- E- cashless facility through TPA portal

Services from TPA

For PWA client: No medical check up required..



No medical check up required for following scenarios

Scenario	Age	Sum insured
1	Less than 50 years	Up to 20 Lakh
2	Less than 35 years	Up to 50 Lakh


Renewals



If you don't love us when it's renewal time, a bonus might make you renew

We've made sure you'll love to renew



No Claim Bonus	Silver	Gold	Platinum
	10% of bonus for every claim-free year up to a maximum of 50%	50% of bonus for every claim-free year up to a maximum of 100%	50% of bonus for every claim-free year up to a maximum of 100%
	In event of claim, the No Claims Bonus will reduce at the same rate at which it is allotted for every claim-free year.		

Continuity Benefit/No Claim Bonus

STAY HEALTHY IN YOUR FIRST POLICY YEAR, AND TAKE THE SECOND YEAR FOR GRANTED!



EDELWEISS HEALTH INSURANCE WITH THE HEALTH 241 ADD-ON.

2 YEARS' COVER **FOR** **1** YEARS' PREMIUM



Health 



All the amazing benefits you've just seen
can be yours.

Don't wait!

SPOC List

Direct, Direct 2, ESOP, SkyRM, Wealth



Zone	Branch	GI representative	Mobile No.	Email ID
Mumbai	MUMBAI	Neha Parmar	7506367769	Neha.Parmar@edelweissfin.com
North & East	KOLKATA	Tania Bhattacharjee	9830615666	Tania.Bhattacharjee@edelweissfin.com
North & East	NEW DELHI	Saurabh Singh	8181040008	Saurabhs.Singh@edelweissfin.com
South	PUNE	Vatsala Mandar	9689473200	Vatsala.Mandar@edelweissfin.com
South	HYDERABAD	Kondaveeti Chandu	7396398256	Kondaveeti.chandu@edelweissfin.com
South	BANGALORE	Vinod S	7353933888	Vinod.Shivaswamy@edelweissfin.com

More people are joining us. List to be shared soon

SPOC List

Indirect, FPD, Sales



Zone	Branch	GI representative	Mobile No.	Email ID
Gujarat	AHMEDABAD	Ankur Shah	9601989363	Ankur.Shah@edelweissfin.com
Gujarat	SURAT	Vimal Jariwala	9033776878	Vimal.Jariwala@edelweissfin.com
Mumbai	MUMBAI	Sagar More	9920927420	Sagar.More@edelweissfin.com
		Vicky Gandhi	9136983011	Vicky.Gandhi@edelweissfin.com
North & East	KOLKATA	Subhabrata Mukherjee	9007017925	Subhabrata.Mukherjee@edelweissfin.com
North & East	NEW DELHI	Vivek Mittal	9015336645	Vivek.Mittal@edelweissfin.com
North & East	JAIPUR	Binod Singh	9461012697	Binod.Kumar@edelweissfin.com
South	PUNE	Vinayak Zingade	8668295546	Vinayak.Zingade@edelweissfin.com
South	HYDERABAD	Raj Sripada	8019565205	Raj.Sripada@edelweissfin.com
South	BANGALORE	Bhupendra Sunam	9945622491	Bhupendra.Sunam@edelweissfin.com
South	CHENNAI	Balraj K	8903186088	Balraj.K@edelweissfin.com

More people are joining us. List to be shared soon

Contest

Indirect, FPD, Sales



Indirect/ FPD

Sales

MISSION: POSSIBLE

LAUNCHING

GENERAL INSURANCE CONTEST

Eligible LOBs: Indirect / FPD

Qualifying Net Premium	Eligible (FPD)	Eligible (Indirect)	Qualify For
5 lakh	Wealth RM/ SM/ Desk RM	FRM	Goa
10 lakh	Wealth RM/ SM/ Desk RM	FRM	Bangkok
15 lakh	Wealth RM/ SM/ Desk RM	FRM	Bali

Terms and conditions

- Contest period will be from 17th September 2019 to 31st December 2019
- Motor policies to be considered as 40% weightage & 100% if there is no partner payout
- Long Term Home Insurance Policy (LTH) would have weightage of 80% & 100% if there is no partner payout
- Collected premium (CP) will be calculated based on policy issuance
- CP will be considered only if customer meeting is available in CIP and sales ops entry is done
- Revenue generated will not be considered for quarterly incentives but will be considered for productivity calculations
- Contest is only for FRMs
- Any employee who has resigned and / or is serving notice period, will not be eligible to participate in this contest. This is valid till the incentive pay out as well
- If an employee wins the contest, however at the time of the contest payout s/he is no longer with the organization or has resigned and is serving notice period, the employee will not be eligible to receive any contest payouts and/or gifts
- Health insurance policies will be considered with 100% weightage in collected premium
- Edelweiss reserves all rights to change T&C of contest without prior approval

For internal circulation only

MISSION: POSSIBLE

LAUNCHING

GENERAL INSURANCE CONTEST

Eligible LOBs: Sales

Qualifying Net Premium	Eligible	Qualify For
5 lakh	RM	Goa
10 lakh	RM	Bangkok
15 lakh	RM	Bali

Terms and conditions

- Contest period will be from 20th September 2019 to 31st March 2020
- Motor policies to be considered as 40% weightage & 100% if there is no partner payout
- Long Term Home Insurance Policy (LTH) would have weightage of 80% & 100% if there is no partner payout
- Collected premium (CP) will be calculated based on policy issuance
- CP will be considered only if customer meeting is available in CIP and sales ops entry is done
- Revenue generated will not be considered for quarterly incentives but will be considered for productivity calculations
- Contest is only for RMs
- Any employee who has resigned and / or is serving notice period, will not be eligible to participate in this contest. This is valid till the incentive pay out as well
- If an employee wins the contest, however at the time of the contest payout s/he is no longer with the organization or has resigned and is serving notice period, the employee will not be eligible to receive any contest payouts and/or gifts
- Edelweiss reserves all rights to change T&C of contest without prior approval

For internal circulation only

Contest

Direct, Direct 2, ESOP, SkyRM



Direct, Direct 2, ESOP, SkyRM

Wealth

MISSION: POSSIBLE

ANNUAL INSURANCE CONTEST 2019-20

General insurance is now a part of Annual Insurance Contest

200%

In GI, health insurance will be considered with **200%** weightage on collected premium (₹20,000 collected premium will be considered as ₹40,000)

Motor insurance will be considered with **100%** weightage, similar to life insurance

60%

Minimum **60%** of the premium should be from Life insurance products while GI can be up to **40%** only, to be eligible for the contest

[Click here for T&C](#)

For internal circulation only

MISSION: POSSIBLE

GENERAL INSURANCE CONTEST

LOB: Wealth - WRM

Qualifying Net Premium	Eligibility for	Qualify For
5 lakh	Wealth RM	Goa
10 lakh	Wealth RM	Bangkok
15 lakh	Wealth RM	Ball

Terms and conditions

- Contest period will be from 20th September 2019 to 31st Mar 2020
- Collected premium (CP) will be calculated based on policy issuance
- CP will be considered only if customer meeting is available in CIP and sales ops entry is done
- Revenue generated will not be considered for quarterly incentives but will be considered for productivity calculations
- Motor policies will be considered with 40% weightage on collected premium
- Life insurance policies will be considered with 40% weightage on annualized premium
- LTH (Long term house) insurance policies will be considered with 80% weightage on collected premium
- Any employee who has resigned and / or is serving notice period, will not be eligible to participate in this contest. This is valid till the incentive pay out as well
- If an employee wins the contest, however at the time of the contest payout s/he is no longer with the organization or has resigned and is serving notice period, the employee will not be eligible to receive any contest payouts and/or gifts
- Edelweiss reserves all rights to change T&C of contest without prior approval

For internal circulation only

Training update



Sr. no	Location	B2C	Place	Date	Time
1	Delhi	B2C	Connaught Place	1st Oct	4pm to 5pm
2	Delhi	B2C	Preet Vihar	3rd Oct	4pm to 5pm
3	Jaipur	B2C	Jaipur	1st oct	4pm to 5pm
4	Kolkata	B2C	Kolkata	1st Oct	11am to 12pm
5	Ahmedabad	B2C	Ahmedabad	3rd Oct	4pm to 5pm
6	Surat	B2C	Surat	4th Oct	4pm to 5pm
7	Pune	B2C	Pune	4th Oct	4pm to 5pm
8	Bangalore	B2C	Bangalore	3rd Oct	4pm to 5pm
9	Chennai	B2C	Chennai	3rd Oct	4pm to 5pm
10	Hyderabad	B2C	Hyderabad	3rd Oct	4pm to 5pm
12	Chandigarh	B2C	Chandigarh	1st oct	4pm to 5pm

Training at other branches will be covered through WebX



Happy selling