

# Insure against pollution hazards

Roopam Asthana

Pollution is real and its negative impact has already started seeping into our systems. The Lancet Commission on pollution and health reported 9 million premature deaths globally stemming from air pollution in 2015. More than 2.5 million of these deaths were in India, the most in any single country. Very recently in Delhi NCR, airborne particles and toxic chemicals created horrendous smog that choked the 19 million residents. As a result merely breathing the air was, at its worst, like smoking 50 cigarettes a day. Hospitals reported a 20% surge in patients with pollution-related illnesses, and doctors declared a public health emergency.

Today, various health insurance plans are available in the market for you to choose from. While buying a plan, it is highly recommended that you check for parameters such as range of network, renewability, claim settlement process and also coverage on various conditions such as maternity, critical illness, etc. Some of the health plans cover existing diseases after 2-4 years where some have special features like AYUSH treatment, annual check-up, and restoration of total sum insured. You, therefore, have to find an acceptable trade-off between your re-



## BREATHING EASY

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Another important factor is to select the correct sum insured so that you are not under-insured. If you are opting for family health insurance plans, where the total sum insured is supposed to be shared among all family members, you should normally select a higher sum insured considering more than one hospitalisation event might occur in one single year. You can also select a top-up cover over your basic health insurance policy. Your basic health cover may be sufficient to pay for small

illnesses, but there is always a chance it would fall short in case of a bigger medical emergency. Top-up policy becomes a life savior in such cases as it provides high coverage at very little cost.

Points to consider when buying health insurance:

1. Medical emergencies are, well, emergencies. Most diseases don't warn you before attacking. With stressful professional and personal lives, people are increasingly vulnerable to various health problems and lifestyle diseases. The earlier you buy a health insurance, the better it is in helping you mitigate attendant risks.

2. Your family too must be covered by health insurance as otherwise in case of an exigency, there are chances that all your savings might be exhausted in medical treatment. Young families should consider buying a family floater health insurance plan which normally covers children up to the age of 25.

3. Medical expenses are not restricted to just in-hospital expense, it also includes indirect cost like travel, boarding, lodging, temporary loss of income while being hospitalised. Check the coverage of health insurance and how it helps you to cushion the impact of a sudden medical related expense.

4. Consider insurance that helps you in case you are stuck by any critical illness. Some Health insurance plans cover lifestyle diseases like cancer and other critical illnesses. These policies generally pay a lump sum if the disease is detected, helping in the time of need.

5. Plan for your old age and retirement. Even if your employer has insured your health, buying an individual or a family health insurance plan is recommended. Once an employee retires, he would have nothing to cover him and getting a policy at an older age is tough.

*The writer is CEO & whole-time director, Liberty Videocon General Insurance Co Ltd*