



ARN-117295

AMFI Registered Mutual Fund Distributor
and SIF Distributor

SAHAYAK®
3rd Insurance
Investment
Inheritance



Your Trusted Insurance Advisor

Welcome to *Sahayak Associates*

At Sahayak Insurance, we act as a bridge between you and leading insurance companies. We are not tied to any single insurer, which means our only loyalty is to your protection and peace of mind.

From understanding your risks to giving you optimum coverage to selecting the right policy and standing by you during claims, we streamline the entire insurance journey.

Think of us as your Personal Insurance Manager.

We offer a Holistic Sahayak 3i Solutions

- Insurance for Protection
- Investment for Growth
- Inheritance for Distribution



Insurance Offerings



Why *Sahayak Insurance?*

At Sahayak Insurance, we go beyond selling policies — we focus on protecting what truly matters to you.



Our Promise

Insurance Made Easy

SAHAYAK INSURANCE PROCESS



STEP 1: UNDERSTAND YOUR REQUIREMENT

We begin with a simple discussion to understand your life, family, business, and risks.



STEP 2: FREE INSURANCE REVIEW

We review your existing policies (if any) and identify gaps, overlaps, or excess/less cover.



STEP 3: COMPARE & RECOMMEND

We compare plans from leading insurance providers and recommend the most suitable options — explained in simple language.



STEP 4: SMOOTH POLICY ISSUANCE

Documentation, coordination, medical tests if required follow-ups — we handle everything end-to-end.



STEP 5: LIFETIME CLAIM SUPPORT

In case of a claim, we stand with you — documentation, insurer coordination, and regular updates until closure.

5 Common Mistakes

When Buying Insurance

- 1** *BUYING ON PRICE RATHER THAN COVERAGE* 
- 2** *MIXING INSURANCE AND INVESTMENT PRODUCTS* 
- 3** *FAILING TO GET PROPER ADVICE ON OPTIMUM AND COMPREHENSIVE COVERAGE* 
- 4** *FAILING TO REVIEW COVER WHEN CIRCUMSTANCES CHANGE* 
- 5** *BUYING INSURANCE ONLY FOR TAX BENEFITS* 

Ask *Yourself?*

- Is my family financially protected if something happens to me, have you got sufficient Term Insurance?
- Will my Health Insurance be enough during a major medical emergency, Have you got Adequate Health and Critical Illness cover?
- Is your Business, Stocks, P&M, Transit and Vehicles covered by Insurance?
- Do I have a Personal Indemnity Insurance?
- Am I covered in case of an Accident and Disability?
- Do I take Travel Insurance while travelling?
- Do I know who will help me at the time of a claim?

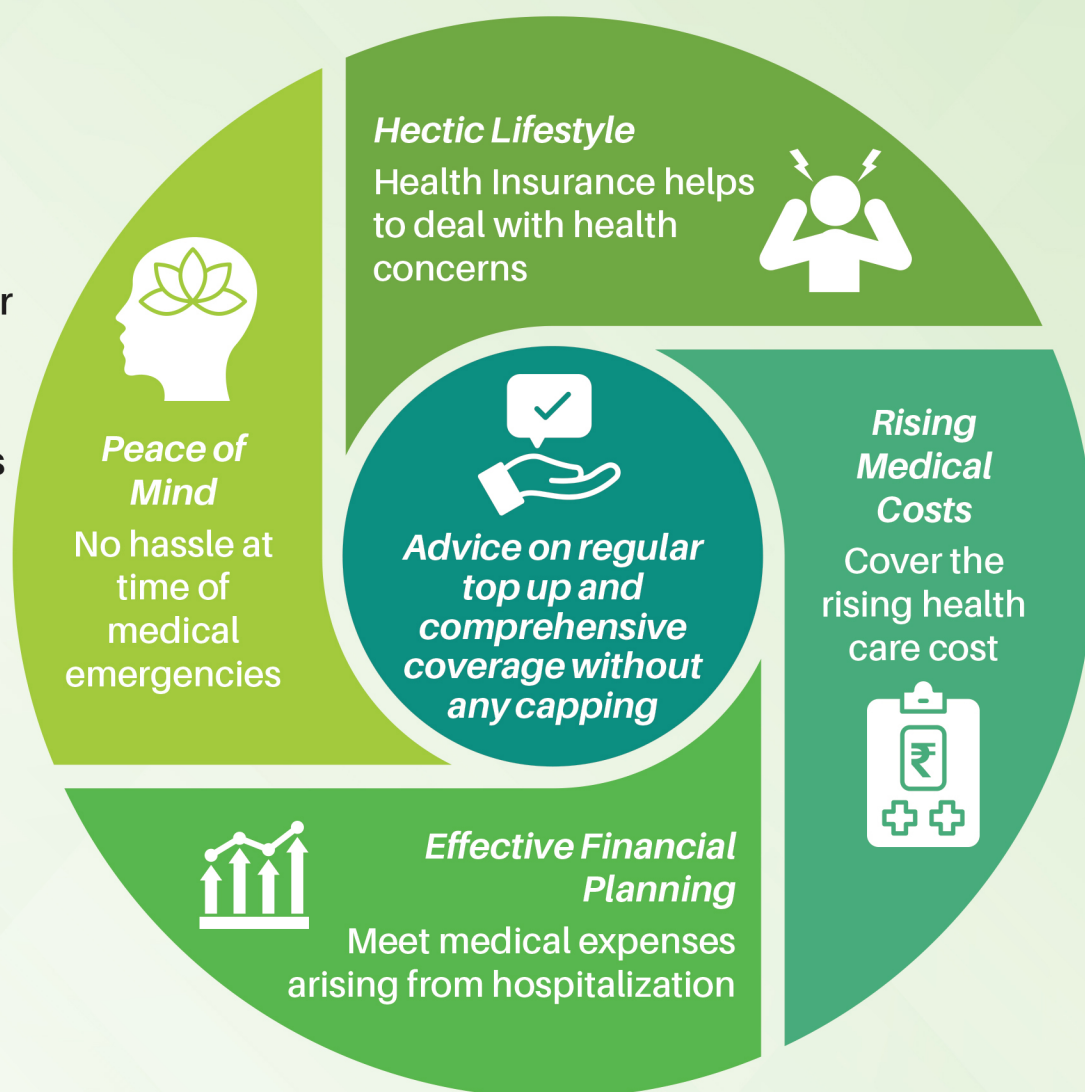


Health Insurance

Comprehensive health plans designed to protect you from rising medical costs and claim-time surprises.

Benefits Include:

- No Room Rent Capping
- Coverage for Modern Treatments, Ayurvedic Treatment
- Consumables Cover
- Pre-Existing Disease (PED) Cover from Day 1 (Diabetes & Hypertension)*
- Global Health Coverage Options
- Pre / Post Hospitalisation



10 Reasons Why

Health Insurance is Essential in India



01 ***RISING MEDICAL COSTS***

Helps manage rising healthcare expenses and protects your savings.



02 ***EMERGENCY FINANCIAL PROTECTION***

Covers unexpected medical emergencies without draining your finances.



03 ***CASHLESS HOSPITALIZATION***

Enables cashless treatment at network hospitals for stress-free care.



04 ***PRE & POST HOSPITAL COVERAGE***

Covers costs of tests, medicines, and follow-ups before and after hospitalization.



05 ***CRITICAL ILLNESS PROTECTION***

Provides coverage for severe illnesses like cancer and heart attack.



06 ***FAMILY FLOATER PLANS***

Covers the entire family under one policy, making it cost-effective.



07 ***TAX BENEFITS (80D)***

Tax deductions on premiums paid for health insurance under Section 80D.



08 ***PROTECTS YOUR SAVINGS***

Prevents you from breaking into your hard-earned savings and investments.



09 ***ACCESS TO QUALITY HEALTHCARE***

Ensures access to better hospitals, treatments, and medical facilities.



10 ***PEACE OF MIND***

Knowing your healthcare costs are covered gives you peace of mind.

Health Insurance Jargon

One Should Know About



GRACE PERIOD

In case you fail to renew your health insurance policy you are allowed a 15-day grace period to renew the policy without forfeiting benefits like your NCB (No Claim Bonus), waiting periods, and pre-existing illness covers.

PRE-EXISTING DISEASE

Health plans have started covering even pre-existing ailments provided the policy is continuously renewed with the same insurer and that too without any claims for a continuous period of four years.



FREE-LOOK PERIOD

With any medical insurance policy, you can cancel the plan and get your money back within the first 15 days of receiving the policy documents, a period known as free look period.

CO-PAYMENT

You can opt to pay a percentage of the medical expenses to reduce the premium amount of your policy. The amount you pay in this regard is called co-payment.



DEDUCTIBLE

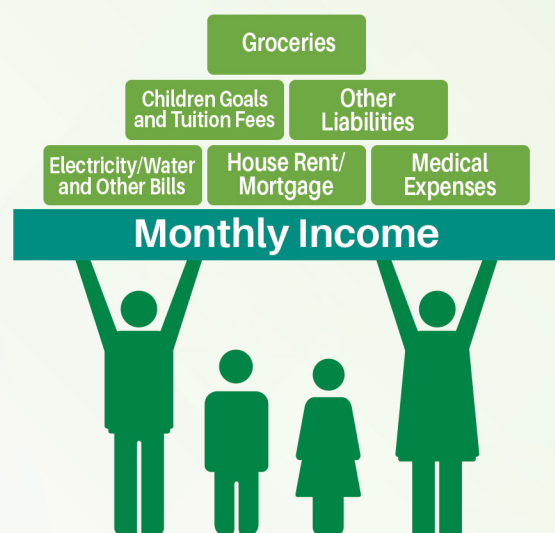
This is like co-payment, only it is not a percentage but a fixed amount that needs to be covered by you before the insurance company covers your medical expenses.

Term Life Insurance

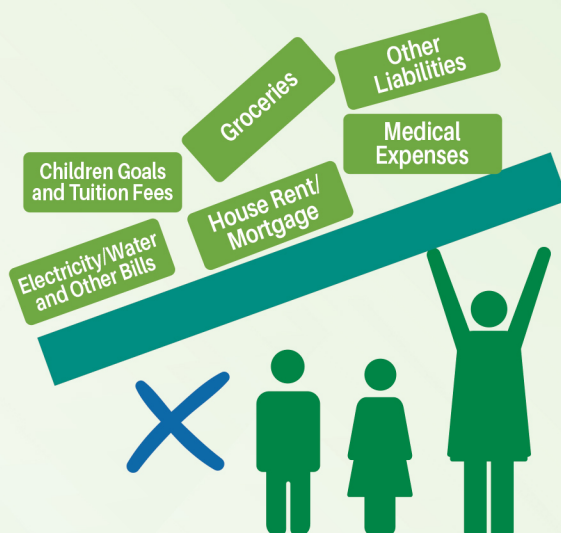
Pure protection plans to secure your family's financial future in case of an unfortunate event.

Benefits Include:

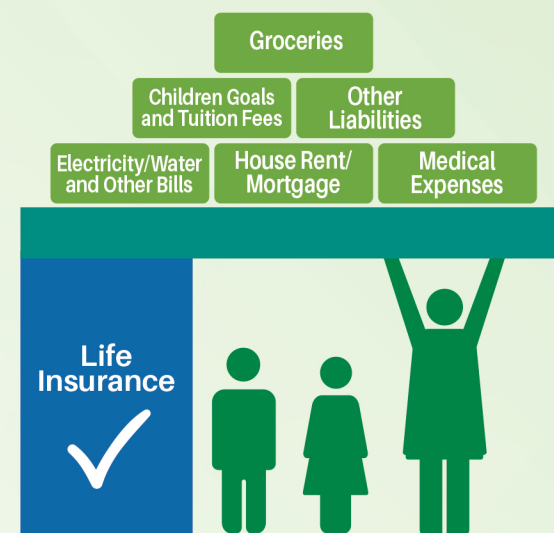
- High life cover at affordable premiums
- Income replacement options
- Riders for accident & critical illness
- Regular review of insurance based on Human Life Value Method
- MWP (Married Women's Property Act, 1874) benefit for protection of wife from creditors.



THIS IS YOUR FAMILY
You are the provider
of the family



**If you die
WITHOUT LIFE INSURANCE**
Your family will have a hard time
to adjust on the lifestyle they are
used to



**If you die
WITH LIFE INSURANCE**
YOUR FAMILY IS PROTECTED AND
WILL HAVE REASONABLE TIME TO
ADJUST FROM YOUR ABSENCE

Life Insurance

What People THINK It Is vs What It REALLY Is

What People THINK Life Insurance Is

- ✗ A tax saving product
- ✗ A maturity-return plan
- ✗ A forced savings scheme
- ✗ Something only "older people" need
- ✗ Something to buy when you get married or have kids
- ✗ A product, not a responsibility

What Life Insurance ACTUALLY Is

- ✓ A financial safety net for your family
- ✓ A replacement of your income when you're not around
- ✓ A tool that ensures your dreams for your family come true
- ✓ A protection against life's uncertainties
- ✓ A responsibility, not a product

Personal Accident (PA) Insurance

Because life is unpredictable-your protection shouldn't be.

Secure your financial future with comprehensive coverage against accidental health, disability and income loss. Stay protected and maintain stability during life's unforeseen challenges.

Benefits Include:

- Accidental Death
- Permanent Total Disability (PTD)
- Permanent Partial Disability (PPD)
- Temporary Total Disablement (TTD)
- Medical Expenses Coverage due to unforeseen event
- Bed Rest Reimbursement (daily allowance during doctor-advised recovery period)



Why Personal Accident *Insurance is a Must in India*

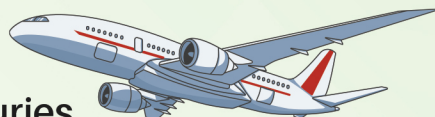
Air Accidents (Last 5 Years)

53 air accidents recorded

320+ deaths

180 serious injuries

+14.29% increase



Train Accidents (Last 5 Years)

~200 consequential train accidents

351 deaths

970 serious injuries

31 accidents in 2024-25 alone



SURVIVING AN ACCIDENT CAN COST MORE THAN DYING

Loss of income

Permanent or partial
disability
Loss of income

Long recovery &
rehab expenses

Family financial
instability

THE COVERAGE DIFFERENCE:

Health Insurance covers: HOSPITAL BILLS

Personal Accident Insurance covers: LIFE & LIVELIHOOD

WHY YOU NEED IT

- Accidents are increasing
- Affordable premiums
- Roads, Trains, Flights — Risk is Everywhere
- High payout when your family needs it most

Motor / Vehicle Insurance

Drive with confidence. Stay protected on every journey.

Customized motor insurance solutions designed to match your vehicle usage, lifestyle and risk profile- ensuring complete peace of mind on the road.

Coverage Options:

- Third- Party Liability Insurance
- Comprehensive Motor Insurance

Add-On Covers and Benefits:

- Zero Depreciation Cover
- Engine Protection Cover
- Consumables Cover
- Key and Lock Protection
- Tyre Protection Cover
- Return to Invoice (RTI) Cover



Home Insurance

Protect your home and valuables against unforeseen risks.

Benefits Include:

- Structure & Contents Protection
- Fire, Flood, Earthquake & Natural Calamities
- Burglary & Theft Cover
- Optional All-Risk Add-Ons



General Insurance

(Asset & Liability Protection)

Insurance solutions to safeguard valuable assets and manage liabilities.

Benefits Include:

- Standard Fire and Special Perils Insurance (building, stock, plant and machinery, furniture and fixtures, electronic equipment and other content).
- Machinery Breakdown, Electricity Equipment and Boiler Insurance
- Marine (Transit) Insurance (Single and Open Inland, Export and Import policy)
- Liability & Indemnity Covers
- Cyber Risk Insurance



SME / Corporate Insurance Solutions

Specialized insurance solutions to protect business assets, employees, and operations.

Benefits Include:

- Property Insurance (Residential & Commercial)
- Marine Insurance
- Group Health Insurance
- Group Personal Accident Insurance
- Workmen Compensation Policy
- Engineering Insurance (CAR & EAR Policies)



Travel Insurance

Travel the world with confidence and complete peace of mind.

Designed for international travelers, students and business professionals, our travel insurance ensures you stay protected wherever you go.

Benefits Include:

- Comprehensive coverage for medical expenses
- OPD (Outpatient) expense coverage
- Coverage for pre-existing diseases*
- Meets international travel and visa requirements



Product Basket

Across Various Asset Classes



Mutual Funds Distribution



Capital Markets - Direct
Equity and Portfolio
Management Services



Fixed Income Products



SME M&A
Investment Banking



Debt Advisory



FIDOK (Financial
Information and
Documentation Kit)



Retirement Consultancy



Insurance Products Distribution



Estate Planning, Will Writing and
Will Execution, Family Trust and
Business succession



AIF/SIF/ Smallcase /
Unlisted Equity



Real Estate Consultancy



Realty and Home Purchase
Consultancy



Family Office Services



Personal Finance Workshops

Why Clients *Trust Us During Claims*

- Single point of contact
- 24 x 7 Availability
- Guidance on what is covered and what is not
- Assistance in documentation and follow-ups
- Faster, smoother claim experience

*We believe real value lies in clarity,
coverage, and confidence.*



Get *Your FREE Insurance Review*

Share your existing insurance policies with us and Team Sahayak will help you:

Identify
Protection Gaps

Avoid Unnecessary
Premiums

Strengthen Your
Overall Risk Cover



CONTACT TEAM SAHAYAK TODAY



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Claim settlement is subject to policy terms, medical disclosures, document verification, and approval by the insurer. We act as insurance advisors/ facilitators and do not guarantee claim approval. Final underwriting and claim decisions rest solely with the respective insurance company.



SAHAYAK®

3i Insurance Investment Inheritance

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