

Let's
make a
difference



Cancer Care

Right Beside You

Your financial partner for cancer treatment



Cancer Care by:

প্রগতি লাইফ
ইন্স্যুরেন্স লিমিটেড

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Key features:

- Cancer Care benefit with Life insurance.
- Coverage for early and late stage cancer.
- Lump sum & reimbursement.
- Cashless in maximum hospitals.
- Sum insured benefit will be extended up to next 2 years
- Second opinion at the time of diagnosis.
- No claim bonus.

What is the Cancer Care Policy?

A term life insurance with Cancer Care benefit is a specially fabricated insurance product which is offered to the resident citizens of Bangladesh to support them for cancer treatment. Usually, people are not always ready financially to support the unforeseen situation they need to face. When cancer is diagnosed, they need to sacrifice their last worth for bearing the treatment cost.

Cancer Care policy is offered to relieve them and their families from the financial burden and support them to fight against cancer to save their-

Lives • Savings • Assets

Who Can Buy this Policy?

Any Individual possessing good health is eligible to buy this plan within the following age limit-

Minimum Age at Entry

- 18 years, last birthday, for Primary Members and family Members.

Maximum Age at Entry at policy inception or renewal

- 60 years, last birthday, for Primary Member and family members.

Maximum Age at Expiry

- 65 years for Primary Member, Spouse of the Primary Member and family members

What are the Features of this Policy?

Treatment Coverage

- Cancer Treatment

Geographical Coverage

- Bangladesh
- India
- Thailand

Coverage Limit

- Minimum Sum Assured: BDT 500,000
- Maximum Sum Assured: BDT 2,000,000

Coverage Type

- Hospitalization
- Pre-Hospitalization for 30 days &
- Post-Hospitalization for 60 days

Coverage of Treatment Expenses shall include

- Hospital accommodation (Room and Board including ICU/CCU/HDU)
- Medicines and Accessories
- Medical Investigation
- Consultation Fee
- Surgical Operation & Ancillary Services
- 30 days Pre-Hospitalization and 60 days Post-Hospitalization treatment costs
- Local Ambulance Charges
- Flight Expenses for treatment of cancer in India & Thailand*

Policy Duration

- 1 Year/3 Years/5 Years

Mode of Coverage




- Cashless
- Reimbursement

What are the benefits covered in this policy?

Plan Name	Plan 1 (in BDT)	Plan 2 (in BDT)	Plan 3 (in BDT)	Plan 4 (in BDT)
Sum Insured (SI) – on annual basis	500,000	10,00,000	15,00,000	20,00,000
Life Coverage [Loss of life benefit]	Minimum 500,000 or multiplication up to sum insured of respective plan.			
Cancer Benefit [On diagnosis]	100,000	200,000	300,000	400,000
Hospitalization Expenses				
In-Patient Care	400,000	8,00,000	12,00,000	16,00,000
Day Care Treatment	400,000	8,00,000	12,00,000	16,00,000
Pre and Post-Hospitalization Medical Expenses	400,000	7,00,000	7,00,000	7,00,000

Sub-limits				
Room Rent / Room Category	Twin Sharing Room	Single Private Room	Single Private Room	Single Private Room
ICU Charges	No limit	No limit	No limit	No limit
Geography Covered				
Cashless facility [Only Network Hospital]	Bangladesh & India	Bangladesh & India	Bangladesh, India & Thailand	Bangladesh, India & Thailand
Reimbursement	Worldwide subject to Local Standard Cost of defined network in Bangladesh			
Other Benefits				
Flight Expenses [Only for cancer patient]	20,000	25,000	30,000	30,000
Second Opinion	At the time of cancer Diagnosis			
Wellness Package	Health Tips on Cancer prevention / Safeguard			
No Claims Bonus	10% increase in 'Hospitalization Expenses' SI per Policy Year in case of claim-free year; Max up to 100% of 'Hospitalization Expenses' SI			
Limitations				
Initial Wait Period	90 Days	90 Days	90 Days	90 Days
Pre-existing Diseases	No Coverage	No Coverage	No Coverage	No Coverage

What is the Underwriting Guideline for the policy?

-  This policy will be sold only with Life insurance. Life coverage of the individual should be accepted by Pragati Life as 'Standard Risk' as per their medical underwriting guidelines.
-  In case the life Insurance is declined, this proposal will also be declined.
-  The Health Declaration is mandatory as per prescribed guideline.


- 🎀 If answers to all the questions in the Health Declaration are furnished as 'NO' and the age is less than 45, the case can be issued.
- 🎀 If the age is greater than 45, all proposals will be moved to Tele-underwriting irrespective of the Health declaration answers.
- 🎀 If any answer to the question is yes to any question, the case has to be moved to a Tele-Underwriting Bucket to gather further information.
- 🎀 Tele-Underwriting will be done by reinsurer.
- 🎀 If on evaluation of the proposal, if the customer declares any other issue at tele-underwriting along with the declaration of the proposal form, reinsurer would give its decision on the Case and also give a small note explaining the reasons of decline if any.
- 🎀 For Alcohol and Smoking the following Limits will apply :-


Smoking	>10 sticks / day	Decline
	>5 - 10 Sticks / day	Refer to Reinsurer
	<=5 sticks / day	Accept
	No smoking	Accept
Alcohol	Daily Consumptions or > 40 units/week	Decline
	21 - 40 units/week and no daily consumption	Refer to Reinsurer
	10 - 20 units/week and no daily consumption	Accept
	Occasional / social / Upto 10 units/week	Accept
	No alcohol consumption	Accept


What are the General Conditions applicable to all Benefits?

- 🎀 Any Benefit shall be available only if the same is specifically mentioned in the Policy Certificate.
- 🎀 Admissibility of a Claim under Benefit "Hospitalization Expenses" is a pre-condition to the admission of a Claim under 'Pre and Post Hospitalization Medical expenses' & 'Flight Expenses' and the event giving rise to a Claim under Benefit "Hospitalization Expenses" shall be within the Policy Period for the Claim of such Benefit to be accepted.
- 🎀 The maximum, total and cumulative liability of the Company for an Insured Person for any and all Claims incurred under this Policy during the Policy Period in relation to any Insured Person shall not exceed the Sum Insured

for that Insured Person. All Claims shall be payable subject to the terms, conditions and exclusions of the policy and subject to availability of the sum insured.

 Any Claim paid (except Second Opinion and Wellness Package) shall reduce the Sum Insured for the Policy Year and only the balance shall be available for all the future claims for that Policy Year.

 Coverage under the 'Cancer Benefit' shall immediately and automatically terminate, in case any Claim is admissible under 'Cancer Benefit'

 Coverage under 'Pre and Post Hospitalization Medical expenses' & 'Hospitalization Expenses' shall be continued for up to 2 years after expiry of Policy subject to availability of Sum Insured.

What are the common Exclusions of this policy?

For death claim

- Any pre-existing illness
- Suicide
- HIV (AIDS)

90-Day waiting period

- The Company shall not be liable to make any payment under Cancer Benefit whose signs or symptoms first occur within 90 days of the Policy Period Start Date.
- This exclusion shall not apply for subsequent Policy Periods provided that there is no break in insurance cover for that Insured Person and that the Policy has been renewed with the Company for that Insured Person on time and for the same or lower Sum Insured.

Permanent Exclusions applicable to Cancer Benefit

- Any Claim in respect of any Insured Person for, arising out of or directly or indirectly due to any of the following shall not be admissible unless expressly stated to the contrary elsewhere in the Policy terms and conditions:
- Any Claim with respect to illness diagnosed or which manifested prior to Policy Period Start Date.
- Any congenital illness or condition or inherited disorder;
- Any medical procedure or treatment, which is not medically necessary or not performed by a Medical Practitioner.
- Any treatment through self-medication or any treatment that is not scientifically recognized.

Permanent Exclusions applicable to all Benefits

- Any Claim in respect of any Insured Person for, arising out of or directly or indirectly due to any of the following shall not be admissible unless expressly stated to the contrary elsewhere in the Policy terms and conditions:
- Any condition directly or indirectly caused by or associated with any sexually transmitted disease, including Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis, Acquired Immuno Deficiency Syndrome (AIDS) whether or not arising out of HIV, Human T-Cell Lymphotropic Virus Type III (HTLV-III or IITLB-III) or Lymphadenopathy Associated Virus (LAV) or the mutants derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind.
- Any Pre-existing Disease or any complication arising there from.
- Any Hospitalization other than applicable as per related to cancer treatment.
- Acts of self-destruction or self-inflicted Injury, attempted suicide or suicide while sane or insane or any Illness or Injury attributable to consumption, use, misuse or abuse of tobacco, intoxicating drugs and alcohol or hallucinogens.
- Working in underground mines, tunneling or explosives, or involving electrical installation with high tension supply, or as jockeys or circus personnel, or engaged in Hazardous Activities.
- Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:
 - Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any Illness, incapacitating disablement or death.
 - Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any Illness, incapacitating disablement or death.
 - Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any Illness, incapacitating disablement or death.

Every year in our country about 2 lakh cancer patients are identified, 1.5 lakh patients die in this.

There is now a lot of modernization in cancer treatment. But lots of money is needed for it.

Only you can deal with cancer, "Cancer Care" is right beside you.



Contact for details :
(Everyday 8am-10pm)



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