

## Ask THE EXPERT

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### GENERAL INSURANCE

#### ***Request in writing for adding a member to family floater policy***

**My husband and me have a family floater policy for the last two years. If we have a child will the policy automatically include the baby also? Will it cover thalassaemia? We have a history in our family.**

RUJUTA PEDNEKAR SHETTY

You need to request your insurance company in writing and fill a proposal form for any addition in the family floater policy, automatic addition cannot be done. Thalassaemia Minor is usually covered in health insurance policies. I would recommend you to make appropriate declaration to your insurance company along with relevant reports, which will enable them analyse your proposal in a better manner and accept accordingly. It is also advisable to understand and check with your insurance company on the extent of the coverage so that you are not caught unaware at the time of claim.

**Do I need to have a health insurance for buying a top-up health insurance? Is it possible to buy only top-up health insurance?**

BHUSAN KRISHNANI

Top-up health insurance typically pays for claims beyond certain specified amount which is termed as 'deductible amount'. Which means that, this insurance would trigger only after the deductible amount has been exhausted. Although, the deductible amount can be claimed from a base plan if you have one, in case you don't have a base plan you may have to pay for the deductible amount out of your pocket. Hence, it is not mandatory to have a base plan to opt for a top-up cover. However, I would strongly recommend you to have a basic health insurance policy which will come handy in case of any medical exigency by paying a small amount of premium, rather than digging into your savings.

**I am paying for my father's health insurance in my office group policy. He has an individual health policy for which he is paying premium. Can we both claim tax deduction?**

NOEL LOBO

Yes, both you and your father can claim for tax exemption as you both are paying premium for separate policies. Since you already have a group policy, I would also advise you to have a health insurance policy of your own. In addition, to get a holistic coverage, you can also opt for a super top-up cover for yourself and your father, which shall offer additional coverage over and above the individual and group policy sum insured and is quite inexpensive.



Send your queries related to general insurance to [personalfinance@dnaindia.net](mailto:personalfinance@dnaindia.net).