

## Women's Day: Must have insurance covers for every woman

Indian women are rising to new heights with each passing day. In the last few years, we have seen you breaking the proverbial 'glass ceiling' and leading on all fronts, making an impact in the lives of people and reaching heights of unprecedented glory and success. When I wonder, what tools or products can empower you and ensure that you march fearlessly on the path of prosperity and success, I conclude that a few insurance and risk management products are a must-have. In this article, I will highlight a few insurance products which will go a long way to further strengthen you financially, and bring you peace and security.

**Health Insurance-** Health care has come to the 'center stage' since the last couple of years, having full-blown health insurance is a necessity nowadays. Having a comprehensive, solid, health insurance plan goes a long way in en-

sureing that during the time of need you can avail quality medical facilities without worrying about the ever-increasing medical cost. A few health insurance plans also provide maternity coverage which gives protection against the expenses associated with childbirth up to the pre-defined limit.

**Women Specific Critical Illness Cover-** Today apart from the alarming increase in lifestyle diseases, more and more women are being diagnosed with critical illnesses like breast cancer, ovarian cancer, fallopian tube cancer, and other serious ailments. Seeing the surge of such ailments, today the insurance market also offers specific health insurance products for women, which covers critical illnesses like Fallopian Tube Cancer, Ovarian Cancer, Breast Cancer, Fallopian Tube Cancer, Vaginal Cancer to cater to the needs of women. Most of these plans give you

a lump sum payment of 100% of the sum insured if you are diagnosed with a critical illness.

**Cyber insurance-** Whether you are self-employed, a homemaker, or are in a job, you must have observed our increasing dependency on virtual space. While the ubiquitous world of the internet has brought immense ease,

opportunities, and new prospects, it has also exposed us to new threats and risks. Although everyone is susceptible to cyber attacks, women, in particular, should be equipped to fight cyber-crime. As per the National Crime Records Bureau (NCRB), between 2018 and 2020, registered cases of cyber-crimes against women almost doubled. A cyber insurance policy pro-

vides protection against multiple risks, like cyberstalking, identity theft, malware attack, phishing attack, cyber extortion, privacy breach, data breach, and much more. With a comprehensive cyber insurance policy, you can explore the worldwide web without worrying about the associated risks.

**Motor insurance-** If you own a motor vehicle you know how important a role it plays in your routine life. Your vehicle is one of the most important assets you own simply because of your sheer dependency on it. While basic third-party insurance is mandatory to drive a vehicle on road, it is prudent to have comprehensive motor insurance to ensure the complete safety of your vehicle. A comprehensive policy protects against natural calamities like floods, hailstorms, earthquakes, inundation, hurricanes,

landslides, and rockslides. **Personal Accident Cover-** Uncertainties are a part of life; accidents can occur anywhere, anytime, and any day; even if you take all the precautions and are always on guard, you can never be immune to accidents. Personal accident policy is one of the cheapest insurance policies available in the market which provides 24\*7, worldwide protection. The policy covers you against accidental injuries, accidental death, partial/total disabilities, temporary and permanent disabilities.

Now that you know about the importance and benefits of these insurance covers, I urge you to evaluate these products and buy the necessary covers to ensure that you are duly protected during times of need. You are the true architects of our society; in your growth and prosperity lies the progress and prosperity of our society. Wishing you all a very Happy Women's Day.



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