



# THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA

(Set up by an Act of Parliament)

#har\_ca\_hoga\_insured

Dear Hisar Branch of NIRC of ICAI Members,

## HISAR BRANCH (NIRC)

Hisar Branch of NIRC of ICAI authorizes **CoverYou** to provide carefully drafted CA Health Insurance with customized benefits and discounted premium to all our members along with dedicated claim support team.

In this current scenario it is very important to choose policy which has modern covers & correct sum assured. Members can opt for Self, Self + Spouse, Self + Spouse+ Kids. **CoverYou** will help us with detailed information, registration of members, policy processing & complete hand holding in claim settlement. We recommend members to register under this scheme and take benefit.

### Key Highlights Hisar Branch of NIRC, CA Health Insurance Policy

Policy Benefits	
Claims	in-house claim settlement team for doctors
Doctor's Centric Health Insurance	✓
Hospitalization expense	Minimum 24 hours
Pre Hospitalization	60 Days
Post Hospitalization	180 Days
Day Care Procedures	All Day Care
Room Rent	All Categories
Restore Benefit	Once in a year for related and unrelated illness
No Claim Bonus	20% of SI maximum up to 100%
Diseases wise Capping	No
Co-Payment	
Worldwide Coverage	Available for SI 25 Lakhs & Above only
Road Ambulance	1% of SI max upto 10k
Domestic Air Ambulance	Up to SI
Domiciliary Hospitalization Cover	Up to SI
Organ Donor Expenses	Up to SI
Home Care Treatment	5% of SI max up to Rs. 25,000
Health Check-up	0.5% OF SI max upto 10k
Ayush Treatment	Up to SI
Bariatric Surgery	50% of SI max up to 10 Lakhs
Convalescence Benefit	Up to Rs. 20k
Animal Bite (Vaccination)	Up to Rs. 10K
Value Added Service (IL-Take Care App)	Unlimited 24*7 Doctor Consultation
Booster+	
Re Assure+	
Waiting Period	
Initial Waiting Period	30 days initial waiting period
Specific Waiting Period	2 Years
PED Waiting Period	2 Years

  
Chairman

Hisar Branch of NIRC of ICAI

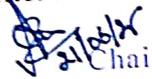
### Terms & Conditions

1. 30 days waiting period except hospitalization due to accident. In case of PORT no waiting period.
2. COVID-19 Home or hospitalization waiting period of 15 days. In case of PORT no waiting period.
3. Any Preexisting Diseases, if declared by member shall be covered with due approval of underwriter & subsequent claim for preexisting disease will be covered after 2 year. In case of PORT no waiting period.
4. Dedicated claims & underwriting team for their members to get priority to your case and assurance of claim.
5. Members with existing health policy can buy a parallel cover or can port their existing policy.
6. 2 year specific disease waiting period like Cataract, Hydrocele Arthritis, Gout, Rheumatism and Spinal disorders, surgery on tonsils, adenoids and sinuses, dilation and curettage, Endometriosis, Gastric and Duodenal erosion and ulcers, Varicose Veins/ Varicose Ulcers, Benign Prostatic Hypertrophy, Joint replacement unless due to accident, Sinusitis and related disorders, stones in the urinary and biliary systems, Dialysis required for chronic renal failure, Deviated Nasal Septum, Fissures/ Fistula in anus, hemorrhoids/piles, internal congenital anomalies/illness/defects, Myomectomy, Hysterectomy.
7. Complete Exclusion- All types of Cosmetics and HIV

Please contact CoverYou for any query - 1800-202-6900 Email Id:

corporate@coveryou.in

Website: [www.coveryou.in](http://www.coveryou.in)

  
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HISAR Branch of NIRC



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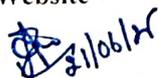
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To The Members ,  
HISAR Brach of NIRC of ICAI

It gives us Immense pleasure to announce that **Hisar Branch of NIRC of ICAI** has negotiated **CA Car Insurance** through **CoverYou** with upto **25% better deal** than the standard market along with Customized Benefits .  
**Hisar Branch of NIRC** has authorized **CoverYou** for **CA Car Insurance**. They are Responsible for Informing the Members about the Policy, Issue Policy, Renewals & **CoverYou** will have Dedicated Claim Settlement Team for **Hisar Branch** Members. We welcome all **Hisar Branch of NIRC** members to utilize this opportunity and register themselves under the umbrella of **Hisar Branch of NIRC, CA Car Insurance**.

HISAR Branch of NIRC, CA Car Insurance			
S No.	Benefits	Standard Market	HISAR Branch & CoverYou Policy
1	Discounting	Standard Pricing	25% Better Deal Than TheMarket
2	Zero Depreciation	Upto 5 Years	Upto 10 Years
3	Consumables Cover	Upto 5 Years	Upto 10 Years
4	Engine Protection	Upto 5 Years	Upto 10 Years
5	Key Replacement	Upto 5 Years	Upto 10 Years
6	Road Side Assistance	Upto 5 Years	Upto 10 Years
7	Dedicated Claims Team For HISAR Branch Members	✗	✓
8	Promise of 15 Minutes Claim Assistance	✗	✓
9	Acceptance of All Make, Models & RTO	✗	✓
10	Same discounting for claimed vehicle last year	✗	✓
11	Trust of Association	✗	✓

Please Contact - 1800-202-6900 Email ID - [corporate@coveryou.in](mailto:corporate@coveryou.in) Website - [www.coveryou.in](http://www.coveryou.in)

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**To the Members,**

Hisar Branch of NIRC of ICAI

In today's uncertain world, safeguarding your family's future is more important than ever. Understanding this need, the **Hisar Branch of NIRC** has exclusively tied up with CoverYou to offer specially negotiated Term Insurance plans, crafted to secure the financial well-being of our members' families in case of unforeseen demise.

These plans are flexible, tax-efficient, and designed to evolve with the financial goals and life stages of Chartered Accountants.

**Key Features and Benefits**

- **Zero-Cost Term Plan** — Option for term insurance with return of premium at policy maturity.
- **Quick Claim Settlement** — 3-day lightning-fast claim approval process ensuring financial relief to beneficiaries.
- **Tax Efficiency** — Deductions under Section 80C and tax-exempt payouts under Section 10(10D).
- **Discounted Premiums** — 15% discount for Association members on first-year premiums.
- **Flexible Tenure** — Flexible policy duration and premium payment options to suit varied financial plans.
- **Add-On Riders Available:**
  - Critical illness cover
  - Accidental death benefit
  - Total and permanent disability rider
- **Customisable Plans** — Joint Life Cover option to protect spouse under the same policy.
- **Free Annual Health Check-ups** — Preventive care included to monitor health during the policy term.

We invite all members of the Hisar Branch of NIRC to take advantage of this exclusive Term Insurance Scheme. It's a thoughtful step towards ensuring peace of mind and financial security for your loved ones.



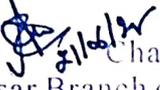
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For Queries, Contact CoverYou:

Toll-Free: 1800-202-6900

Email: corporate@coveryou.in

Website: www.coveryou.in

  
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Date: 21/06/25

To the Members,

HISAR BRANCH OF NIRC of ICAI

Chartered Accountants are increasingly exposed to legal and financial risks due to rising client expectations, regulatory scrutiny, and professional responsibilities. Understanding this, after careful evaluation and negotiation, **Hisar Branch of NIRC of ICAI** has exclusively tied up with CoverYou to provide an affordable, comprehensive and CA-focused indemnity policy with 80% savings on premium.

### Key Benefits Under the Scheme

- **Multi-Source Notices Covered** — Includes all forms of professional liability notices such as client legal notices, show-cause notices, complaints, and litigation linked to professional work.
- **Legal Defense Cost Covered** — Lawyer fees, court costs, and all legal expenses are covered within the policy.
- **Cashless Compensation** — Compensation will be paid by the Insurance Co. directly if professional loses the case in the court.
- **Out of Court Settlement** — Provision to settle valid claims outside court up to sum assured.
- **Breach of Confidentiality** — Optional add-on to cover cases arising from breach of Confidentiality or mismanagement of client information.
- **Run off Cover** - Run off cover is add-on for the members of HISAR Branch of NIRC.
- **Loss of Documents** — Coverage extended to liabilities arising from loss of critical documents or claims of dishonesty/misconduct.
- **Firm-Level Coverage Available** — Separate Firm Insurance options covering partners, employees, and even article clerks involved in professional work.
- **Retroactive Date Continuity** — Existing PI policyholders can retain their original retroactive date when migrating to this policy, by submitting their current valid policy at the time of renewal.



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## Premium Chart (Excl. GST)

(Special Rates for HISAR Branch Members)

Sum Assured	Discounted Premium
₹1 Crore	₹3,800
₹2 Crore	₹7,600
₹3 Crore	₹11,400
₹4 Crore	₹15,200
₹5 Crore	₹19,000

We welcome all HISAR Branch of NIRC of ICAI members to register under this exclusive Professional Indemnity Scheme, launched in collaboration with CoverYou. This is a powerful step toward professional security and peace of mind in today's litigious environment.

For Queries, Contact CoverYou:

Toll-Free: 1800-202-6900

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Website: [www.coveryou.in](http://www.coveryou.in)

  
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