



**The Power Of One.
For All.**

ACTIV ONE

100% Health
100% Health Insurance

**Aditya Birla Health
Insurance Co. Ltd.**



**ADITYA BIRLA
CAPITAL**

**GONE ARE THE DAYS
WHEN HEALTH INSURANCE WAS
COMPLICATED & BORING**



**WELCOME THE ONE THAT
WILL MAKE YOUR HEALTH &
HEALTH INSURANCE JOURNEY
SIMPLE YET EXCITING BY
OFFERING YOU THE
BEST RETURNS
FOR YOUR INVESTMENTS**



HEARD OF A HEALTH
INSURANCE THAT HELPS
YOU EARN UP TO

100% HealthReturns™*

EVERY YEAR EVEN IF YOU
CLAIM, WITH WHICH YOU
CAN PAY YOUR\$:



Renewal premiums (yes, you
can be premium-free!)



Cost for health
emergencies



Diagnostic test costs



Medical bills

How can you earn HealthReturns™ you ask?

**WITH ACTIV ONE, STAY ACTIVE
& HEALTHY TO EARN UP TO
100% HealthReturns™**

WANT TO KNOW HOW?

Download our
Activ Health app



Complete Health Assessment,
get Green Healthy Heart Score™

Sync app and walk 10,000 steps
or burn 300 calories a day



Tadaa! You just earned
HealthReturns™ for yourself!

Click here to meet **THE REWARDING ONE**

WHAT ELSE MAKES ACTIV ONE DIFFERENT?

In times of need, it may happen that other health insurance policies may not cover your entire hospital bill as there may be some non-medical **out-of-pocket expenses** which are generally not paid by insurers, such as gloves, cotton, face masks, etc. Due to this, you may end up paying 10-20% of your hospital bills from your own pocket.



Want to know how Activ One can offer our customers **complete peace of mind?**



Our

CLAIM PROTECT[#]

feature comes to your rescue and
takes care of 100% out-of-pocket expenses!

Get 100% of your hospital
bills covered with us (up to
your Sum Insured), for a
worry-free experience if
and when you have to claim!



[Click here](#) to meet **THE CARING ONE**

Optional feature for Aditya One MSF

Whether it is about
good health assurance or
a good health insurance,
unlimited benefits are
always a delight!



THAT'S WHY
WE CREATED A POOL OF
**UNLIMITED
COVERAGE**
FOR YOU!

Want to know how Activ One can
make your coverage limitless*?



NO CAPPING[^]

on hospitalization expenses, procedures & benefits such as room rent, ICU charges, road ambulance cover, day care treatments, organ donor expenses, and a lot more, up to your Base Sum Insured.



Go ahead and pick your family's comfort over financial worries!

[Click here](#) to meet THE LIMITLESS⁺ ONE

ACTIV ONE ALSO STRIVES TO MAKE
HEALTH & HEALTH INSURANCE MORE
**INCLUSIVE AND
EMPOWERING WITH
ABCD++**

Now get Day 1 cover for **7 chronic conditions**
with zero waiting period:

- **A**sthma
- High **B**lood Pressure
- High **C**holesterol
- **D**iabetes
- Chronic Obstructive Pulmonary Disease
- Obesity
- Coronary Artery Disease (PTCA done prior to 1 year)



Optimal features for Activ One MNC and Activ One RCT

[Click here](#) to meet **THE EMPOWERING ONE**

ACTIV ONE IS ALSO AN
INFLATION-PROOF
HEALTH INSURANCE PLAN AS IT PROTECTS
YOU FROM RISING MEDICAL COSTS

Your cover will keep getting stronger and more powerful with every passing year.

With our **Super Credit** feature, your Sum Insured inflates to 6 times the size of your Base Sum Insured by the 6th year of your policy irrespective of whether you claim!



[Click here](#) to meet THE ACCELERATING ONE

SUM INSURED EXHAUSTED?
SUPER RELOAD™

REFILLS IT
TO 100%

FOR YOUR NEXT CLAIM



With Activ One, you will never run out of your health insurance coverage, as we will **refill your cover up to 100%** of your Base Sum Insured unlimited times in a policy year.

[Click here](#) to meet **THE FULFILLING ONE**

MORE BENEFITS

- Wide range of Sum Insured from INR 5 lacs to INR 2 crores
- Three zone premium: pay the premium as per the city you reside in
- No maximum capping on entry age
- Age-banded premium: premium increases only after certain age bands, not every year
- Now also cover legally married spouse or live-in partner (same or opposite sex)

Sahi Sehat ki Shuruat

ABHIkaro



Abhi Karo Health Insurance Co. Limited, ISO 9001 Reg. (20), CIN No. U50000MH2012PLC000077

Product Name: Abhi Karo Premium (M) - ABHIKAROPREMIUM (M)2016, Subscribers (M) - ABHIKAROPREMIUM (M)2016, Office Address: 10th Floor, Tower 1, One World Centre, Agar Road Compound, 201, Sarangpur Sector (Opp. Engineering Road, Mumbai 400012). Email: care@abhiinsurance.com / abhi@abhiinsurance.com Website: www.abhiinsurance.com, Toll-free: 1800 210 7000. Trademark/Logo Abhi Karo Capital is owned by Abhi Karo Management Corporation Private Limited, and trademark/Logo HealthReturns™, Healthy Heart Beat™ and Active Day™ are owned by Millennium Management Life Limited (formerly known as MML Group Limited). These trademarks/logos are being used by Abhi Karo Health Insurance Co. Limited under licensed user agreement(s). *Day benefits are covered up to the Sum Insured and for more details, please refer to Schedule III - Product Benefit Table of Policy/Warranty. *Lifetime here means there are no sub-limits and every year benefit is covered up to Sum Insured. *Claim Premium: Coverage for non-medical expenses (as per List I, II, I, & under Schedule I of the Policy/Warranty). For more like claims, gifts, fees, rewards and more. For more details on the product, its benefits & HealthReturns™ and T&C apply, please refer to the Policy/Warranty before concluding sale. In case of any conflict between the brochure at any other document and the Policy/Warranty, the terms and conditions mentioned in the Policy/Warranty shall prevail. *Please refer the policy/Warranty for complete list under sub-limits of HealthReturns™. *The amount of HealthReturns™ is indicative. The same shall be subject to the Product & Health Risk Assessment. *Unlimited entry age base Sum Insured. T&C Apply.