

Why NMA Members should get the Term Insurance?



As the whole world is affected Covid19 Pandemic, medical workers and doctors are one of the most vulnerable professionals who are working in close contact with the infected and are likely to be infected. Unfortunately we have lost a few valuable professionals in Nepal due to the Covid19. In the above context we have placed the security and safety of our members and their family members in high priority and have signed an agreement with one of the best service provider as JyotiLife Insurance Company. As per our agreement JyotiLife shall provide an exclusively designed package of annually renewable Term Life Insurance in discounted and hassle free processing modality. With this agreement any of NMA member can get insured online and can have any cause death coverage up to 25,00,000/- in a premium as low as 10,000/- per annum. JyotiLife has also provided options as per our member's budget to start the coverage from only Rs. 5,000/- per annum and has also provided option to choose coverage for Critical Illness coverage which provides an immediate lump-sum financial support if an insured is diagnosed with any of the listed critical illness. As per JyotiLife, this is a unique and exclusive arrangement for the members of Nepal medical Association served in respect of the medical workers working in the difficult situation during the pandemic.

Coverage under the package of insurance

1. Any Cause Death Benefit: Any cause death benefit provides financial security to compensate in an unfortunate event of death resulting from any cause like death due to disease, death due to epidemic/pandemic, death due to accident, death due to natural calamities, etc.; providing the coverage anytime and anywhere in the world.

2. Accelerated Critical Illness: Any person diagnosed with a dreadful disease should have strong will power, best medical treatment facility, and financial preparedness to fight against the disease. An insured covered with accelerated critical illness under JyotiLife group term Life insurance will be provided with the financial strength to fight against such life-threatening disease. If after 90 days from the date of commencement of this coverage, the Insured Person is diagnosed to be suffering from any of 15 Critical Illness from life benefit as mentioned below, the Insurance Company shall pay the amount for which the Insured Person is insured under this benefit. A claim payment under this benefit will reduce the death benefit sum assured by an amount equal to the claim payment under this benefit.

Covered Critical Illness Diseases under this benefit is as follows:

1. Major Cancer with specified Severity	2. Both Kidneys Failure (End Stage Renal Failure)
3. Primary Pulmonary Arterial Hypertension	4. Multiple Sclerosis with persisting symptoms
5. Major Organ Transplant	6. Coronary artery by-pass graft (with surgery to divide the breastbone)
7. Surgery to Aorta	8. Heart Valve Surgery (Replacement or Repair of Heart Valves)
9. Stroke Resulting in Permanent Symptom	10. Myocardial Infraction (First Heart Attack) of Specified Severity
11. Coma	12. Benign Brain Tumor – of specified severity
13. Paralysis of Limbs	14. Parkinson's Disease
15. Chronic Aplastic Anemia – resulting in permanent Bone Marrow	

Options of Packages

Packages	Term Life Coverage	Critical Illness Coverage	Annual Premium
Package 1	Rs. 2500000	Rs. 500000	Rs. 12500
Package 2	Rs. 2500000	-	Rs. 10000
Package 3	Rs. 1250000	Rs. 250000	Rs. 6250
Package 4	Rs. 1250000	-	Rs. 5000

Process to be insured

1. Fill up the form details by logging on to <https://jyotilife.com/personal-health-declaration-form/>
2. You will receive a confirmation email and link to make payment in the email you have provided during your form fill up.
3. Make E-Sewa or other online payment as per the information in your email.
4. You will receive certificate of insurance from JyotiLife.

We are thankful to JyotiLife Insurance Company for showing concern in providing security to our members in difficult times and it is really an opportunity through our agreement to get the much desired coverage in a simple and easy way and would also like to request all the members to enroll and get the coverage on your life as many of our member doctors have already started to enroll. For further information please contact following liaison officer from JyotiLife,

1. Mr. Rojesh Pradhan
9801238587
Corporate Relationship Office
JyotiLife

2. Mr. Sumit Shrestha
980123891
Corporate Relationship Officer
JyotiLife