

What is the Step-by-Step Process of Buying Super Top Up Health Insurance?

Accidents and illnesses are prevalent these days. Hence, it is very important to have additional coverage for yourself and your family. You can buy a super top-up health insurance plan to ensure you are broadly covered.

However, buying super top-up health insurance with a base health insurance policy is not important. Even if you have a vehicle insurance policy with its **own damage insurance**, a super top-up insurance plan can benefit you.

Super top-up health insurance is a type of insurance that offers you coverage above your chosen deductibles along with additional features. It offers you peace of mind even when your regular medicaid policy limit is surpassed.

How to Buy Super Top-Up Health Insurance?

You can easily buy super top-up health insurance online. Here's how you can buy super top-up health insurance -

- Go to the insurance providers' website.
- Login or signup using your email ID and password.
- You must use the active email ID as the policy document will be sent to it.
- Enter your name, address, age, etc.
- Once entered, select the deductibles.
- Pay the premium using UPI or NetBanking.
- Once the payment is made, the policy document will be sent to the registered email ID.

Factors to Consider While Buying a Super Top-Up Health Insurance

Super top-up health insurance is a financial backup if your base plan is exhausted. To buy the best super top-up health insurance plan, you must keep the following factors in mind -

Sum Insured

You must always keep the sum insured of the super top-up health insurance higher, considering the inflation in the medical cost and the requirement of health security.

Deductibles

Super top-up **health insurance policy** with high deductibles is more affordable. Hence, it is important to choose the deductibles to ensure you are fully covered even if the base policy is exhausted.

Premiums

It is important to compare the premiums of several health insurance providers before purchasing one. Review the policy and check the benefits and select the right deductibles. These will help you pick the right cover at an affordable premium rate.

Coverage

Before purchasing top-up health insurance, you must check the policy documents for what is covered and what's not. Also, understand the policy's inclusions to ensure the right plan suits your needs. Moreover, check if the policy covers **Arogya Sanjeevani Policy**.

Cashless Hospitalisation

Look for the super top-up **health insurance policy**, which offers cashless hospitalisation. Check if they have any hospitals under their network, which will be beneficial during any medical emergency.

Waiting Period

The waiting period of a pre-existing differs from plan to plan. Hence, it is important to understand the exact waiting period before purchasing a plan.

CSR (Claim Settlement Ratio)

You must pick an insurance company having a CSR of over 90%. A company with a CSR above 90% will settle the claim on time. It also represents the company can be trusted in the hour of need.

You can also buy a super top plan with the **Arogya Sanjeevani policy**. But you must remember that the policy starts paying claims after you pay a certain amount. But it offers extended coverage for you and your family. Also, as stated, even if you have a vehicle's **own**

damage insurance, you can buy a super top-up plan to avail of the benefit of vehicle damage and health insurance together.