

## Health & Car Insurance

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**Health insurance** is insurance against the risk of incurring medical expenses among individuals. By estimating the overall risk of health care expenses among a targeted group, an insurer can develop a routine financial structure, such as a monthly premium and payroll tax, to ensure that money is available to pay for the health care benefits specified in the insurance agreement. The benefit is administered by a central organization such as a government agency, private business, or not-for-profit entity.

**Auto Insurance / Car Insurance** or **Vehicle insurance** (also known as auto insurance, car insurance, or motor insurance) is insurance purchased for cars, trucks, motorcycles, and other road vehicles. Its primary use is to provide financial protection against physical damage and/or bodily injury resulting from traffic collisions and against liability that could also arise therefrom. The specific terms of vehicle insurance vary with legal regulations in each region.

### What is Health Insurance?

Health Insurance is to Cover medical treatment in case of illness and accidents. By purchasing right policy one can get good medical care without worrying about expensive treatment. We at [eMediclaim](#) assist you in making the right choice to cover your needs and provide you maximum protection should the situation ever arise.

### Why health insurance ?

Over the years, like everything else from Petrol to Onions... medical expenses too have increased manifold. Common man has to stretch to uncomfortable financial limits to get proper treatment for himself and his family.

### How much cover does one need for Health Insurance?

One must look at the salary being earned and take a cover that is large enough so that should there be a problem in terms of a medical issue, at least you can get good treatment in the same fashion as you were in employed state. If you earn more than 5 lakhs per year, get a cover of at least 5 lakhs. Anything below that, take a cover equal to your annual income.

### **Medical tests required for health insurance**

Typically, below 45 age does not require medical tests. A few plans for senior citizens don't require tests as well.

### **Documents Required**

Documents usually asked are age proof and identity proof. Check on the quotes page if you need to undergo medical tests

### **What is Car Insurance?**

Insurance purchased for private vehicles that are used for social, domestic or pleasure purposes.

### **Why Car Insurance?**

Other than being mandatory by law, you car insurance provides against loss of car due to theft, traffic accidents or fire, explosion etc.

### **How to get the best deal for Car Insurance?**

Compare before buying. Check out for No Claims Bonus and voluntary excess to reduce your car insurance premium.

### **What Documents are required for Car Insurance?**

For new cars, Registration Certificate (RC) is needed. For renewals, RC along with previous insurance policy copy is needed.