

Sawaal Aapke, Jawaab Hitesh Ke.



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Who is the best Insurance Company in India? LIC or any other private insurance company?

Mr. Shripad Gupta - Khargar

Why you are asking such a question, LIC is not comparable with any insurance company in the world. The brand name LIC is today a household name which commands the trust and confidence of the common man. LIC has more than 2000 fully Computerized branches, covering every nook and corner of our vast nation. All branches are connected with Wide Area Network . It is the only insurance company to enjoy sovereign guarantee. Under Section 37 of the Life Insurance Corporation of India Act 1956: the sums assured by all policies issued by the Corporation including any bonuses declared in respect thereof shall be guaranteed as to payment in cash by the Central Government. LIC's supremacy among global insurers in settlement of claims. For more information kindly visit www.irda.gov.in.

I'm single. Do I need life insurance?

Mr. Taroon Shah – Malad

Single people often think they don't need life insurance, and in many cases, they are right. However, there are many factors that determine your need for life insurance; marital status is just one. First of all, do you have any dependents? If you have children, or if you provide support for a parent or

grandparent, your death could create a serious financial hardship for these dependents. Life insurance can provide a continued stream of income for your loved ones if you die prematurely. It can also provide peace of mind for you, knowing that they will be taken care of when you're gone. Do you have a mortgage or other loans that are jointly held with a cosigner? If so, your death would leave the cosigner responsible for the entire debt. You might want to consider purchasing at least enough life insurance to cover these debts in the event of your death. If you have debts for which you alone are responsible, your creditors can make a claim for payment against any assets in your estate. Are you at risk for any serious medical conditions? If, for example, your family medical history includes certain genetic conditions (diabetes, certain types of cancer, etc.) it may make sense to purchase life insurance while you are young and healthy. Purchasing life insurance after you develop such a condition could be difficult, or even impossible. Even if you determine that you don't need life insurance, make sure your other insurance needs are covered. You may not realize it, but disability insurance is just as important as life insurance. Statistically speaking, you are much more likely to become disabled than to die prematurely. Disability insurance can replace lost income if you are unable to work due to serious illness or injury.

What is critical illness rider?

Ms. Shweta Deshmukh - Chembur

In the event of diagnosis of a critical illness during the term of the policy, critical illness sum assured will be payable to the life assured surviving for the period of 28 days from the date of occurrence.

The illness covered under this include heart attack, stroke, cancer, kidney failure, major organ transplant, paralysis, 3rd degree burns, blindness, coronary artery bypass surgery, heart valve replacement or repair and aorta graft surgery.

Unbeatable Records In Sports



Sachin Tendulkar is the first and the only player in Test Cricket history to score fifty centuries, and the first to score fifty centuries in all international cricket combined; he now has 99 centuries (48 ODI & 51 Test cricket) in international cricket



Rafael Nadal:- World's number one; nine time Grand Slam Tennis winner



Michael Schumacher:- Seven time Formula one Champion



Wayne Gretzky's 92 goals in '81-'82, 215 points in '85-'86, and career numbers of 894 goals, 1963 assists, and 2857 total points. Someone will have to come along who will average about 45 goals a year for 20 years to break to goal record



An Equity Markets Goliath

This Asset Manager enjoys 31%* market share in the equity mutual funds segment, a number higher than the combined share of next 4 players

*Source: Asset Management Association of Korea. Data as on June 2010

The opposite sides of a dice cube always add up to seven.

