



Acko Group Health  
Insurance Policy

Group Administrator :  
Dreamplug Technologies Private Limited (CRED)

HAL 2nd Stage, Doopanahalli, Indiranagar,  
Bengaluru, Karnataka- 560008

Master Policy No. GMC010340100CRED

# Credit Shield for CRED cash

Your insurance policy starts on 09 Dec, 2023 and ends on 07 Jun, 2025.

## INSURED DETAILS

CERTIFICATE #	CRL01119146307
LOAN ID	49b79106-1d51-4dfb-8d65-4299581b2be0
LOAN TENURE	18
LOAN AMOUNT	48000.0
EMI	
NAME	Chella Somaiah

## PREMIUM BREAKUP

Premium	₹ 720
GST @ 18%	+ ₹ 130
<b>Total Premium</b>	<b>₹ 850</b>

## What's covered

A snapshot of all the coverages in this policy.



**EMI Protection**  
Up to Rs. 20,00,000  
Max 4 EMIs



**Accidental Death/PTD/PPD**  
48000.0  
Max. up to Rs. 20,00,000

Your nominee details updated on the CRED app will be considered during claim.

### ACKO GENERAL INSURANCE LTD.

36/5, Hustlehub One East, Somasandrapalya, 27th Main Rd, Sector 2, HSR Layout, Bengaluru, 560102  
Email: credcare@acko.com | Toll Free: 1800 266 2256 | www.acko.com  
CIN : U66000KA2016PLC138288 | IRDAI Reg No. 157  
GSTIN: 27AAOCA9055C1Z3 | UIN: ACKHLGP21469V022021

For ACKO General Insurance Ltd.  
Duly Constituted Attorney

This certificate is issued by Acko General Insurance Limited for the mentioned Insured(s) under the Acko Group Health Insurance Policy. IN WITNESS WHEREOF, this Certificate of Insurance has been signed on 09 Dec, 2023.

# What's covered?

The following benefits will be applicable when the policy is active:



## EMI Protection

We will pay a maximum of 4 monthly EMI installments maximum up to the outstanding loan amount. The Benefit payable will be accrued on the basis of continuous hospitalization due to accident or illness provided that the person is hospitalized for continuous and completed period as per the below grid.

- 1st EMI payment - After 4 calendar days of continuous hospitalization
- 2nd EMI payment - After 7 calendar days of continuous hospitalization
- 3rd EMI payment - After 10 calendar days of continuous hospitalization
- 4th EMI payment - After 15 calendar days of continuous hospitalization



## Accidental Death/PTD/PPD

In case you meet with an accident during the coverage period, that results in your Death or Permanent Total/Partial disability, we will pay the applicable lump-sum benefit worth your principal loan amount up to INR 20 lakhs. The outstanding principal amount will be settled with CRED first and the rest will be settled (if any) with you or your nominee (in case of death).

## You have declared the following:

- I hereby agree to buy Acko Group Health Insurance Policy and authorize Cred/Lending Partner to disburse the premium to Acko General Insurance Limited towards policy issuance and provide my express consent to the terms and conditions including assignment of claim payment in favour of Cred/Lending Partner.
- I hereby declare that I am in good health and do not suffer from any Pre-Existing medical conditions or critical illness covered under the policy.
- I, hereby assign and authorize Acko General Insurance Ltd. to pay any claim made by me under Acko Group Health Insurance Policy in favour of Cred/Lending Partner, for and up to the extent of the principal outstanding. I confirm that the aforesaid shall be construed as complete discharge of liability of Acko and I shall not have any right to such amount from Acko.

# How To Claim

Creating a claim on Acko is as easy as buying a policy. The steps below will assist you in filing your claim.

## On the CRED App:

- 1 Go to the **“more”** tab and click on **“cash”**
- 2 Then select your **insured loan**
- 3 Click on the **insurance card** to enter the **policy management page**
- 4 On the policy management page, scroll to the bottom and click on **“make a claim”**
- 5 After confirming you have all the necessary documents, click on **“Proceed now”**
- 6 Under the policy details section, click on **“Initiate Claim”**
- 7 Follow the next few steps on the screen to register your claim with Acko

For EMI Claims during hospitalization, you can make a claim from policy management page on your CRED app

Please refer to [Terms & Conditions](#) for detailed information.