

R Health Beat

RELIANCE

General Insurance

Quarterly Health Magazine-Vol. 1, February 2014

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Editorial

Editor's Word



Greetings from Reliance General Insurance Company Limited.

In the fast paced world that we live in, there is often little room left for thoughtful reflection of one's own health. In an attempt to provide holistic solutions to customer's health care needs, Reliance General Insurance has integrated superior claims management with multiple Wellness and assistance initiatives.

As a part of our knowledge sharing drive, we are pleased to announce the launch of "R HealthBeat"-our new line of quarterly health and Wellness magazine with which we intend to create awareness on healthy living while keeping you updated on the recent advancements in the health industry.

Our Magazine would share insight on health, fitness and technology in health care

The Doctor's Corner contains articles about the awareness of Cancer and the Prevention of Heart Diseases.

Fitness Today focuses on a fun way to stay fit- "ZUMBA", which has taken the world by storm.

Life has become easier and technology has added to this incredible change. In "Technology in Healthcare" section you will come across a list of unique and useful gadgets and mobile applications pertaining to health and Wellness.

Treat your taste buds with healthy and nutritious, yet tasty recipes in our "Diet & Nutrition" column. India's age-old practice of using Wheatgrass as a supplement to boost immunity is gaining momentum and in this edition we help you re-discover the powerful benefits of Wheatgrass.

On the lighter side, our "Leisure" section would keep your brains juggling with the crossword puzzles, and interesting quizzes.

We appreciate your support and are happy to have you as a reader of R HealthBeat. Hope you enjoy reading this issue.

Stay Fit. Stay Healthy!

Happy Reading!

Rakesh Jain
CEO

"In an attempt to provide holistic solutions to customer's health care needs, Reliance General Insurance has integrated superior claims management with multiple Wellness and assistance initiatives."

R Health Beat

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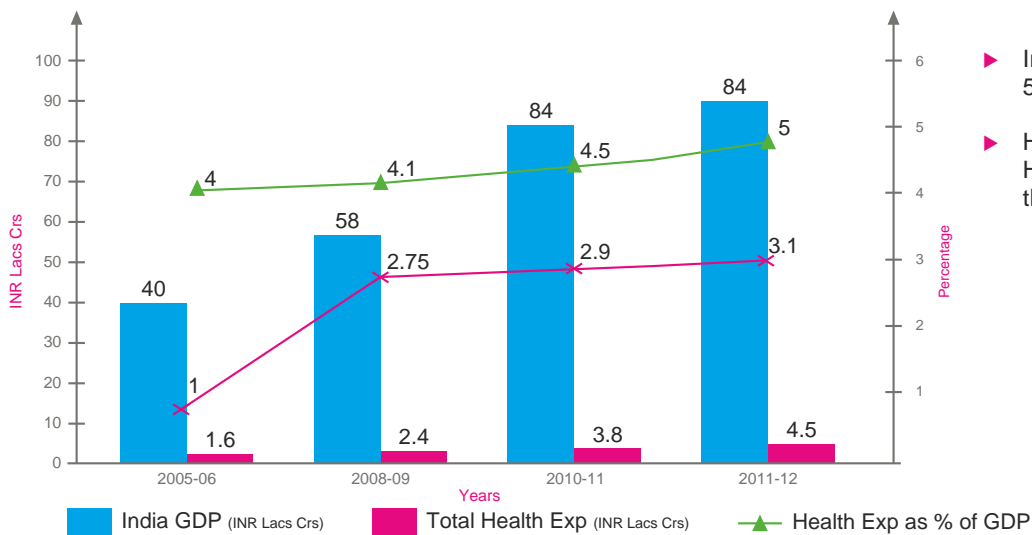
Reach Us

You could visit www.reliancegeneral.co.in for more articles and updates on Healthy living and Wellness.

You could also write to us at rcarehealth@rcap.co.in with your comments and suggestions or for charting out an exclusive Wellness programme for you.

Did you know?

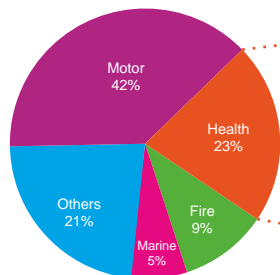
Indian Healthcare Market⁺



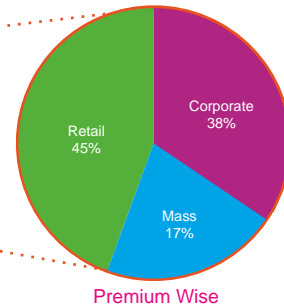
- ▶ Indian Health Care market constitutes 5% of India GDP (INR 4.5 lacs crs).
- ▶ Health Insurance as a percentage of Health Expenditure has tripled itself in the last seven years.

- ▶ Health constitutes 23% of the entire General Insurance portfolio.
- ▶ 15% of India's population is covered under some form of health insurance.
- ▶ Only around 2.2% of the population is covered under private health insurance, of which rural health insurance penetration is less than 10%

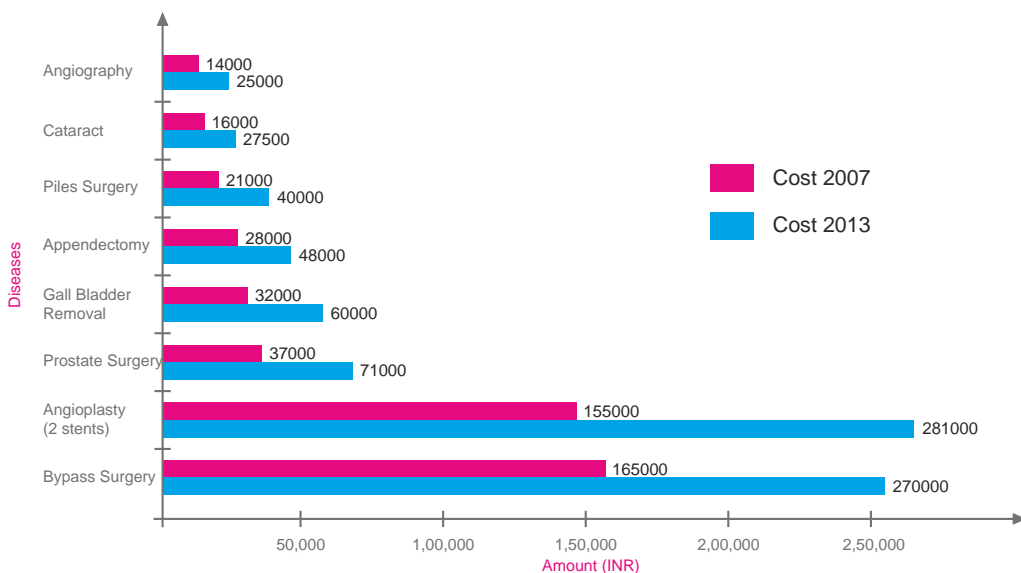
General Insurance: Products⁺



Health Insurance: Product Mix⁺



Costs of Common Surgeries & Hospital Costs In India



- ▶ There has been a persistent rise in the healthcare costs owing to the technological and medical advancements in healthcare.
- ▶ The cost of common surgeries has increased by 50-60% in the last 5 years. This means healthcare cost have increased by 9-10% year on year.
- ▶ During the same period the cost of cataract surgery has increased from INR 16,000 to INR 27,500 whereas a bypass surgery has increased from INR 1,65,000 to INR 2,70,000* (*average of a tertiary hospital in a metro)

<http://www.pwc.in>⁺

<http://www.jagoinvestor.com/>⁻

Doctor's Corner



Cancer

2/3 of Cancer deaths can be prevented by early detection and changes in life style

“Cancer” is believed to be a lifestyle disease associated with uncertain reasons for its occurrence and unpredictable course. Cancer incidence is certainly on rise. Lung cancer in major cities has shown rapid increase in frequency. Similarly, Bombay Cancer Registry data clearly shows rising trend in breast cancer for last 15 years. In U.S.A., one out of 8 females will have breast cancer during their life time.

In India, we have greatest tragedy with highest incidence of mouth, throat and esophageal cancer. Every year, 5 lakh people lose their life due to cancer.

We strongly believe that 50% of cancer can be prevented by creating awareness among public regarding our life style, habits, eating style and environment.

“Tobacco” usage is a major enemy of one's life. Its use either in form of chewing or smoking can lead to mouth, throat, esophagus and lung cancer. In U.S.A reduction in cigarette smoking in males has shown significant decrease in lung cancer. Ban on smoking in public places can be the first step in this direction. However, we need to put more efforts to allow people to get away from the habit of consuming tobacco in one form or the other.

Mouth cancer, throat cancer and esophageal cancer can be drastically reduced by single act of being away from tobacco. Quitting tobacco is a major challenge and requires relentless efforts.

For Women, world has shown success over carcinoma of cervix by HPV vaccine and PAP smear technology. In western world, death due to cervical cancers has shown a declining trend. However, our women living in villages have not benefited from modern knowledge. Print and Television media can play an important role in sharing information to far off place.

Lifestyle pattern has been major factor for rising breast cancer in cities. Women in cities marry late, have first child in late 30's, have little time for breast feeding, have very little time for exercise and has plenty of high fat diet including “fast food”.

Our food habits like spicy food can lead to stomach cancer as seen in South India. Vegetarians have lower incidence of colon cancers. Hepatitis B Vaccination can reduce the liver cancer.

These observations create firm belief in our mind that by creating awareness in our society regarding evil effects of our misdirected social habits, food habits, living style and polluted environment, we can prevent cancer.

A LITTLE ABOUT THE AUTHOR OF THIS ARTICLE:

Dr. S. H. Advani is a renowned Medical Oncologist and former Head of Medical Oncology at Tata Memorial Hospital, Mumbai. At present he is the Director-Medical Oncology, Jaslok Hospital. He is called the father of Medical Oncology in the country who has added years to the life of countless cancer patients.

Padma Shri, Padma Bhushan
Dr. S.H.Advani

Heart matters

What you need to know



Did you know one out of three Indians die of a heart attack?

Probably by the time you finish reading this article one more Indian would have become a victim of the fatal disease. Why wait till heart attack strikes...just few simple steps can help prevent a heart disease and help you lead a heart healthy life!

The first step towards preventing heart disease is assessing your life style and learning your risk factors.

WHAT ARE THE RISK FACTORS ?

Certain traits and life style habits known as "risk factors" increase the risk of a heart attack. The progression of a heart disease is a long term process in which cholesterol and other substances build up in the inner lining of the heart artery walls. They form plaques (cholesterol deposits), which block the flow of blood to the heart muscle. Risk factors tend to speed the development of plaque.

There are two types of risk factors- those which can be modified and those which can not.

RISK FACTORS THAT CAN'T BE MODIFIED:

Age and Sex

As you get older your risk of a heart disease increases. In our country, men over 35 and women over 55 are at a much greater risk. Women are at equal risk, they just develop it at later age.

Family History

This increase in risk is largely genetic in origin. On the other hand, food habits in the family like all having oily food & food rich in saturated fat may be responsible for increased cholesterol levels and subsequently heart disease. Even though you may have strong family history, by taking preventive measures like regular exercise, taking heart healthy food & reducing stress (for example doing daily yoga) will help in reducing the risk of developing heart disease.

RISK FACTORS THAT CAN BE MODIFIED:

Cigarette smoking and tobacco chewing

A smoker's risk of having a heart attack is more than twice that of a non-smoker. Smoking speeds up the development of plaque in the arteries, reduces the level of the good HDL cholesterol, and increases the stickiness of the blood cells causing blood clots inside the arteries. Even non-smokers who are in the company of smokers have risk of developing heart disease due to passive smoking.

Diabetes

India is slowly becoming the diabetic capital of the world. It is a very serious disease in itself and affects organs like eyes, kidneys, heart and other blood vessels. Lead a very active physical life style, do regular exercise, avoid refined food, sugar, food high in calories and reduce weight.

Blood Pressure

High blood pressure is often referred to as the "silent killer". High blood pressure left untreated damages all parts of the body like heart, brain, kidney, liver. Again a very active physical lifestyle, regular exercise, avoiding fast food or food rich in salt, fat, reducing weight & yoga can reduce the risk of developing high blood pressure or control it better.

Obesity

Obesity can lead to diabetes, High blood pressure, as well as other complications such as Arthritis. A diet rich in high calorie like fast food, soft drinks coupled with lack of exercise is contributing to it. A sensible diet, combined with an exercise program is the best way to loose weight. Crash diets do not work in the long term, and may actually be harmful to the body.

Stress

The role of stress in development of heart disease is not clearly defined, but it is advisable that you keep your stress levels as low as possible.

PREVENTION

The best way to treat heart disease is to prevent it from developing rather than treating it once you get a heart disease. Exercise regularly, lose weight, do regular health check up, stop smoking, eat a balanced diet high in fruits, vegetables and unsaturated fats. Don't neglect high blood pressure and diabetes. Immediately get treated. These small steps will prevent you from you getting heart disease.

A LITTLE ABOUT THE AUTHOR OF THIS ARTICLE

The team at Asian Heart Institute is lead by Dr. Ramakanta Panda, Vice chairman and managing director and chief consultant: cardiovascular thoracic surgery, Asian Heart Institute. He has been awarded the third highest civilian award. Padma Bhushan for his contribution towards cardiac surgery in India.

Padma Bhushan
Dr. Ramakanta Panda

Fitness Today

Ditch the workout, Join the Party... ZUMBA

151 Countries, 140000 Locations,
14 million participants.

Zumba is a dance fitness program created by Colombian dancer and choreographer Alberto "Beto" Perez during the 1990s.

Zumba involves dance and aerobic elements. Zumba sessions are typically about an hour long and are taught by instructors licensed by an organization called Zumba Academy. The exercises include music with fast and slow rhythms, as well as resistance training. The music comes from the following dance styles: cumbia, salsa, merengue, mambo, flamenco, chachacha, reggaeton, soca, samba, belly dancing, bhangra, hip hop music, axe music and tango.

There are eight different types of classes for different levels of age and exertion. Zumba Gold mainly targets the older population. It is specifically designed to the needs of the elderly and includes the same kind of music as the Zumba fitness party class. Zumba Toning is for the people who do their workouts with toning sticks. Zumba Toning will target the abs, thighs, arms, and other muscles throughout the body. Zumba Toning is adding sculpting of body and cardio. Aqua Zumba is Zumba in a swimming pool. Zumba in the circuit is the dance combined with circuit training. These classes usually last 30 minutes and features strength exercises on various stations in timed intervals.

Zumbatomic is a class designed for children between the ages of 4 and 12. It has the same dance and music styles as a regular Zumba Fitness class, but has routines designed specifically for

kids. Zumba Gold-Toning is a toning class for older participants with goals of improving one's muscle strength, posture, mobility, and coordination. Zumba Sentao is a chair workout that focuses on using body weight to strengthen and tone the body.

Zumba is a dance fitness program created by Colombian dancer and choreographer Alberto "Beto" Perez during the 1990s.



Power Yoga

Yoga supports a healthy metabolism, strengthens the immune system and enhances brain function



Power Yoga is a more dynamic version of traditional yoga – it's faster, more intense and the focus is more on building strength and less on meditation or chanting. While in yoga there's a fixed set of asanas, in power yoga teachers have more flexibility in terms of arranging postures according to their preferences.

It's believed the new technique was created by Beryl Bender Birch of New York and Bryan Kest based in Los Angeles to make yoga more interesting for westerners.

WHAT ARE ITS HEALTH BENEFITS?

It enhances stamina, flexibility and better focus. Like any other physical activity it relieves the body of tension and sweating helps release toxins. It is also said to improve posture and help those with back ache and spinal problems by restructuring bone structure.

It also results in lowered cholesterol levels and blood pressure, increased cardiovascular circulation and even helping de-clogging blocked arteries. It's also said to have helped menopausal women suffering from insomnia and mood swings by introducing poses that massage the pituitary, hypothalamus and thyroid glands.

AVOID POWER YOGA IF...

...You aren't fit

Power yoga, at minimum, requires you to be moderately fit otherwise the physically intensive asanas can leave doing more bad than good.

...You are pregnant.

This doesn't mean that you should stave off it; rather as pregnancy advances, there are certain asanas one must avoid.

...If you are looking only to meditate.

Power yoga is essentially another form of strenuous physical exercise and focuses more on that than chanting or meditation. Having said that, it depends on teacher to teacher how they incorporate power yoga with meditation.

...If you suffer from a chronic physical ailment.

There are certain asanas one must avoid.

The only way to be certain of all that yoga can do for you is to try it for yourself and see.

Technology in Healthcare



A brilliant thing about gadgets is the simplicity they bring into life!



A - iDREAM1260 EYE AND HEAD MASSAGER:

iDream1260 adopts air pressure, vibration, and hot compress massaging technology to massage your head and ocular regions. It allows you to enjoy wonderful music while massaging, further relaxing your brain and eyes.

It features a double-layer massage air bag that enables users to adjust the air pressure level to have the most comfortable massage experience. iDream1260 also has a tightness adjustment dial to easily adjust the size of the main unit as needed. It is suitable for various head circumferences.

B - HYDRACOACH WATER BOTTLE:

HydraCoach is the world's first Interactive Water Bottle. It calculates your personal hydration needs, tracks your real-time fluid consumption, paces you throughout the day and motivates you to achieve and maintain optimal hydration. Our Doctors, Nutritionists and Fitness Trainers all recommend that we drink more water yet there has never been a device to help individuals adhere to the expert's recommendations. The HydraCoach is the only product of its kind and a breakthrough in personal hydration monitoring.



C - NSD POWER BALL:

Powerball is a revolutionary new Gyroscope which literally explodes with mind numbing inertial forces once you activate its internal rotor. An inbuilt speed meter makes it impossible to put down because you'll always want to beat your own high score or those of your friends, making Powerball a seriously entertaining and an addictive way to exercise and get stronger. The unique sphere successfully blurs the line between exercise & fun and is suitable for both male and female, young or old. Powerball generates between 1 - 40lbs of resistance depending on rotor speed and will tone the arms & wrists, build muscle or gently rehabilitate damaged limbs with its smooth non impact action. Inexpensive to buy, this is one of world's most popular gift ideas.

Smart Phones -

The Daily companion for consumers to manage the personal health and access health information



A - STRESS CHECK:

Everyone has experienced changes in heart rate before taking an exam, giving a public speech, or when exercising. In fact, not only does your heart rate increase, but the time variations between consecutive heart beats become more random and scattered as well. By analyzing this factor of heart rate variability (HRV), it is possible to estimate your level of stress wherever you are, with no additional hardware. Stress Check is the most innovative tool available for quantifying your level of psychological or physical stress. By measuring your heart rate through the camera and light features on your Android, Stress Check can estimate your level of stress in real time.

B - SLEEP CYCLE

Since you move differently in bed during the different phases, Sleep Cycle uses the accelerometer in your iPhone to monitor your movement to determine which sleep phase you are in. Waking up in the lightest sleep phase feels like waking without an alarm clock – it is a natural way to wake up where you feel rested and relaxed. This alarm keeps track of users' sleeping patterns and then creates a 30-minute window around a pre-set alarm. Within that window, the app can then wake you from the lightest phase of sleep, which is the natural waking point.



C - CALORIE COUNTER & DIET TRACKER

Reach your weight loss goals with My Fitness Pal, the best calorie counter on the iPad. Set a daily calorie goal, then record your daily food and exercise to make sure you stay on track. Then watch the pounds come off. The iPad app gives you full mobile access to your MyFitnessPal.com account, so you can log your food and exercise from anywhere, at any time. All changes made on your iPad will be synchronized with the website and vice versa. Best of all, both the iPad app and the website are 100% free! So don't wait - start changing your life today.

Diet & Nutrition



Herb Cheese

100% Taste 0% FAT

This delicious herb-flavored spread is made by combining cottage cheese with yoghurt, parsley and dill, which can be served with various chips, or snacks.

PREPARATION TIME: 5 mins

INGREDIENTS:

3/4 cup grated low fat paneer (cottage cheese)
1 tbsp chopped parsley
1 chopped green chilli
1 clove of grated garlic
1 tbsp low fat curds (dahi)
1/2 tsp chopped dill (shepu / suva bhaji)
salt to taste

METHOD:

Mix all the ingredients and blend till smooth.
Spread over plastic film and roll into a cylinder.
Refrigerate till firm. Unwrap the plastic film and cut into thick slices.

NUTRIENT VALUES PER SERVING:

Calcium	458.1 gm
Carbohydrate	17.1 gm.
Energy	119 cal.
Fat	0 gm.
Protein	12.7 gm.

Served on crackers,
this savory cheese is perfect
for stimulating the appetite before a big dinner

Wheatgrass

Yesterday's answers
to today's health needs



Wheatgrass is a nutrient-rich type of young grass in the wheat family that is sold in a variety of forms as a dietary supplement.

WHEATGRASS NUTRITION FACTS:

Vitamins

Wheatgrass contains high amounts of vitamins A, E and B. It also contains many minerals and trace elements: Calcium, Phosphorus, Sodium, Potassium, Magnesium, Iron and Zinc.

Predigested Food

Wheatgrass juice is considered a predigested food as its juice contains both amino acids and glucose therefore it is readily assimilated in the body.

Chlorophyll

Wheatgrass juice is rich in Chlorophyll. Chlorophyll in the wheatgrass juice helps the blood carry Oxygen to all the cells. Wheatgrass juice aids in detoxification by breaking up impacted matter in the colon. It also helps fight infection therefore aiding the body's natural self healing process.

15 USES OF WHEATGRASS

Besides drinking wheatgrass and giving your body the nutritional benefits of wheatgrass there are many more uses.

1. To eliminate itching apply wheatgrass to the skin.
2. Wheatgrass will soothe sunburned skin
3. Wheatgrass can be used as a disinfectant
4. Wheatgrass can be used as a beauty treatment, it will help tighten loose and sagging skin
5. Rub wheatgrass into the scalp before shampooing to help mend damaged hair and alleviate itchy scalp
6. Wheatgrass can be used for soothing and healing cuts, burns, scrapes, rashes, poison ivy, athlete's foot, insect bites, boils, sores, open ulcers and tumors
7. Use wheatgrass in your bath water to enjoy all the external benefits
8. As a sleep aid, place a tray of wheatgrass near the head of your bed. It will enhance the oxygen in the air
9. Gargle with wheatgrass to relieve sore throats
10. Wheatgrass helps overcome dandruff. Rub the juice into the scalp, rinse and shampoo.
11. Hold wheatgrass juice in the mouth for 5 minutes to relieve toothaches.
12. Use wheatgrass as a mouthwash since it draws out toxins from the gums and teeth
13. Bundles of wheatgrass suspended in aquarium water purifies and disinfects the water and can heal sick fish
14. Wash eyes with finely strained wheatgrass juice to improve your vision, as well as relief of eyestrain and itchiness.

"It is always advisable to start healthy living with healthy eating and wheatgrass can be a major factor to achieve it."

15. If you have a cold, insert wheatgrass juice into nasal passages and inhale to cleanse and open sinuses

WHEN YOU SHOULDN'T USE WHEATGRASS:

If you're pregnant or breast feeding, don't use wheatgrass. If you have a wheat or grass allergy, celiac disease or gluten intolerance, check with your doctor before using wheatgrass. Wheatgrass can have a strong grassy taste, making it difficult to tolerate.

IMPORTANT:

Wheatgrass isn't a miracle cure and shouldn't replace either your regular medical care or a healthy diet that includes plenty of fresh fruits and vegetables. But used sensibly and in moderation, wheatgrass may add interest to your diet.

Leisure

Workout Your Brain Eye Know - Quiz



- Myopia is
 - Shortsightedness
 - Far-sightedness
 - Elevated pressure in the eye
 - Tunnel vision
- An average person blinks about
 - 11 times/min
 - 13 times/min
 - 12 times/min
 - 14 times/min
- Which of the following are eye conditions?
 - Cataract
 - Retinoblastoma
 - Glaucoma
 - All of the above
- The part of the eye that acts like a film inside a camera is the
 - Cornea
 - Retina
 - Lens
 - None of the above
- The only living tissue in the human body which does not contain a blood vessel is the
 - Retina
 - Conjunctiva
 - Cornea
 - Sclera
- Eyes are composed of more than two million working parts
 - True
 - False
- Sitting close to the TV or reading in the dark will damage vision.
 - True
 - False

1. Shortsightedness
Those suffering from myopia see nearby objects with clarity while distant objects appear blurred. In this condition, the images are focused on the vitreous humor instead of the retina.

2. 12 times/min
Blinking is also known as nictating. It is an essential function that lubricates the eye and helps to remove the irritants. Several muscles are involved in blinking.

3. All of the above
Cataract and glaucoma are features of the ageing eye. Cataract is a condition when the eye lens becomes foggy and vision is impaired. Retinoblastoma is cancer of the retina inside the eye.

4. Retina
Retina is the light sensitive part of the inner eye and is a multi-layered tissue, which converts light into a neural signal, which is then conveyed to the brain through the optic nerve. The cornea is located in the front and the lens behind the cornea.

5. Cornea
The cornea is devoid of blood vessels and gets its oxygen supply directly from air.

6. True
After the brain, the eyes are the most complex organs in the human body. It has 2 million working parts processing 36,000 bits of information every hour.

7. False
These habits are more likely to give the person a head ache but is not known to weaken or damage vision.

Answers

Crossword

Test your dental IQ



	1	2 W	3	4 C	5	6	7 N	8
	9 H				10 T	11 U	12	13 O
	14 R		15 M		16	17 M	18	19
20 B	21	22	23 O	24	25 E		26	27 T
	28 E	29 L	30 K		31		32 T	33
		34			35 T	36 C	37 A	38 A
		39			40	41	42	43
		44 S	45	46	47 A	48	49 I	50 C
	51 F	52	53 U	53	55 R	56	57	58
	59	60 L	61	62 Q	63	64 E		65 R
66	67	68 W	69 A	70	71	72 S		

Down

- The time interval in months after which you should replace your toothbrush (5)
- Smokers are at great risk of ___ disease (3)
- Some physicians say that brushing at this time is more important than brushing at other times (5)
- The type of toothbrush bristles that is recommended by physicians (4)
- After how many minutes of a meal does plaque start building up? (6)
- This helps remove food particles stuck between teeth which brushing can't remove (5)
- Which condition of the mouth are smoker more predisposed to? (6)
- This is the most common cause of cavities in school going children (6)
- Reflux of this substance is a frequent cause of bad breath (4)

Across

- The number of times you should brush your teeth daily (5)
- Flossing should be done ___ (6) brushing your teeth
- This is the main culprit in dental caries (5)
- Your toothpaste should have this to prevent decay (8)
- Sticky mixture of bacteria, food and sugar which adheres to the teeth (6)
- The direction in which you should brush the inner surface of your teeth (7)

1 Three
 6 Gum
 7 Night
 8 Soft
 10 Twenty
 22 Floss
 33 Cancer
 36 Caries
 37 Acid
 44 Sugar
 51 Fluoride
 59 Plaque
 66 Upwards
 Across
 1 Twice
 20 Before
 44 Sugar
 51 Fluoride
 7 Night
 8 Soft
 10 Twenty
 22 Floss
 33 Cancer
 36 Caries
 37 Acid

Answers

About Us

Reliance General Insurance is one of the leading private general insurance companies of India. We offer an exhaustive and customized basket of insurance products that include motor, health, travel, student travel insurance etc with over 94 customized insurance products catering to the corporate, SME and individual customers. In our endeavor to delight our customers, we strive to come up with innovative products like India's first Over-The-Counter health & home insurance policies.

To pursue our belief in providing easy access to our customers and distributors, we have 139 offices spread across 102 cities over 24 states. Apart from this, we also provide easy access to our customers with our dedicated 24x7 call center, a transactional website, tie-ups through banks, channel partners and brokers.

Vision

To be an insurer of World Standards and the most preferred choice for clientele at the domestic and global level.

Mission

Our Mission is to keep the customer satisfaction as focal point of all our operations, adopt the best international practices in underwriting, claims and customer service, be the most innovative in product development, establish presence all over India, ensure sustained value addition to all stake holders and to uphold Corporate Value & Corporate Governance.

Goals

- ▶ Make affordable insurance accessible to all
- ▶ Keep customer as focal point for all operations
- ▶ Protect policy holders interests
- ▶ Adopt best international practices in claims, underwriting and policy servicing
- ▶ Be the most innovative in product development
- ▶ Establish Pan India presence

Visit www.reliancegeneral.co.in or call **1800 3009** (toll free)



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