

Insurance Wise. Be Wise.

# InsurWise

*Demystified*

## TRAVEL INSURANCE

Your Essential Companion for Safe Travels



### Travel Insurance India vs. Global

Local Needs, Global Reach: Contrasting Travel Coverage Options.

### Family Travel Insurance

Protecting Precious Moments: Family Travel Insurance Essentials.

### Senior Travel Insurance

Ensuring Peace of Mind and Confidence for Seniors Exploring the Globe.

### Student Travel Insurance

Empowering Students with Tailored Coverage for Educational Exploration.

### The Brainery

Simplifying Two-Wheeler Insurance

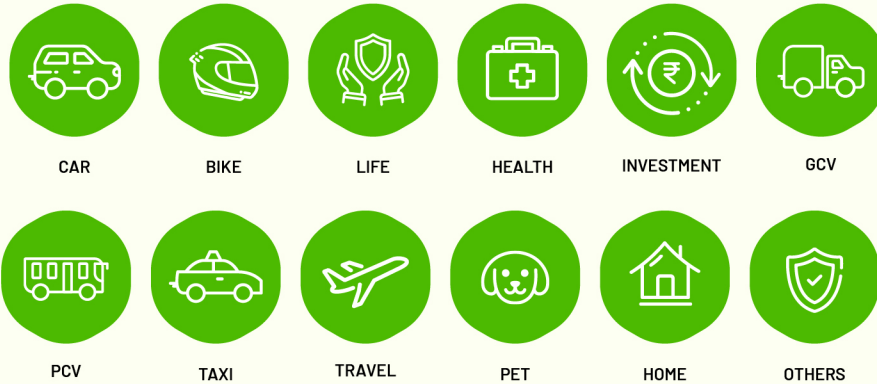
### Employee Corner

Innovation and Impact A Year of Growth at SMC Insurance.

# Your all-encompassing insurance journey begins here

– the ultimate destination for all your coverage needs!

## RETAIL INSURANCE

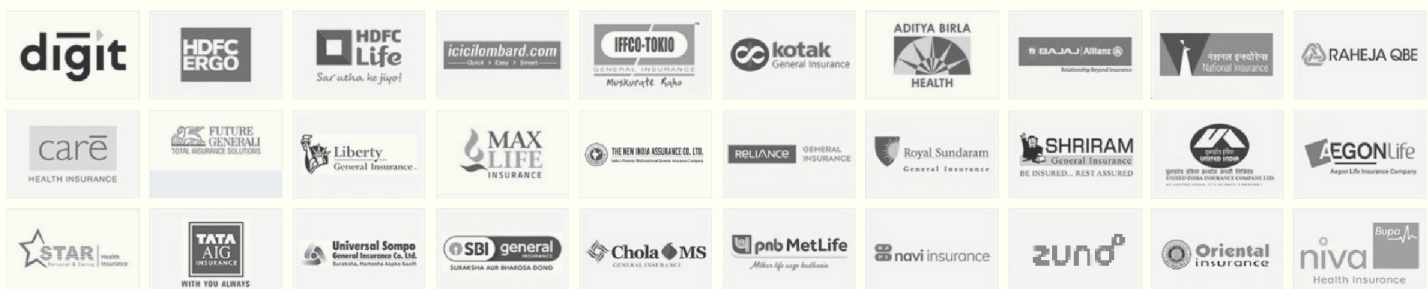


## BUSINESS INSURANCE



## Partners We Are Proud To Have

We have over 30+ insurance partners on our back. Rest assured, you won't be short of choices.





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# Editor-in-Chief

"InsurWise" Magazine



## Dr. Kavindra K. Singh

CTO, SMC Insurance Brokers Pvt. Ltd.

Greetings, esteemed readers, I am thrilled to introduce to you the inaugural edition of "Insure Wise," a monthly magazine curated to be your ultimate guide through the dynamic landscape of the insurance industry. As the Editor-in-Chief, it's my privilege to welcome you to a platform that will unravel the latest buzz, unveil innovative products, and provide insightful perspectives on the ever-evolving world of insurance.

Writer  
**Richa Goel**

Creative Head  
**Saif Haider**

Contributer Designer  
**Rohit Tiwari**

**When you have insurance you know that you are secured against any unforeseen events in life, and this gives you complete peace of mind.**

In each edition of "Insure Wise," we embark on a journey to empower you with knowledge. Our pages are dedicated to translating the complexities of insurance into understandable insights, enabling you to make informed decisions.

We navigate through trends, market shifts, and regulatory updates, ensuring you stay ahead in an industry that touches every aspect of our lives.

Beyond being a source of information, "Insure Wise" is a space for voices to be heard. We are committed to sharing the experiences of our valued customers.

# Excerpts on Motor Insurance By One of The Industry Leaders: Pravin K. Agarwal

Choosing the right car insurance can be challenging. Opting for the lowest premiums may seem tempting, but it's crucial to understand that the cheapest option may not be the wisest. When selecting car insurance, carefully evaluate plans based on key criteria. While lower premium plans may appear attractive, they may fall short when filing a claim, leading to financial difficulties. Comprehensive coverage is essential as car insurance serves as a safeguard against unforeseen circumstances. Consider your specific needs, including liability coverage, comprehensive and collision coverage, deductible amounts, driving history, and vehicle value, assess the insurer's reputation for customer service and claim settlement efficiency. Remember, the true value of insurance becomes evident when you rely on it. Follow these guidelines to ensure your chosen car insurance aligns with your requirements, offering necessary protection when needed.



In the complex car insurance landscape, the peace of mind from comprehensive coverage and a reputable insurer outweighs slightly higher premiums. Prioritize long-term benefits and security over initial costs for both you and your vehicle.

**Pravin K Agarwal**

**Director** SMC Insurance Brokers Pvt. Ltd.



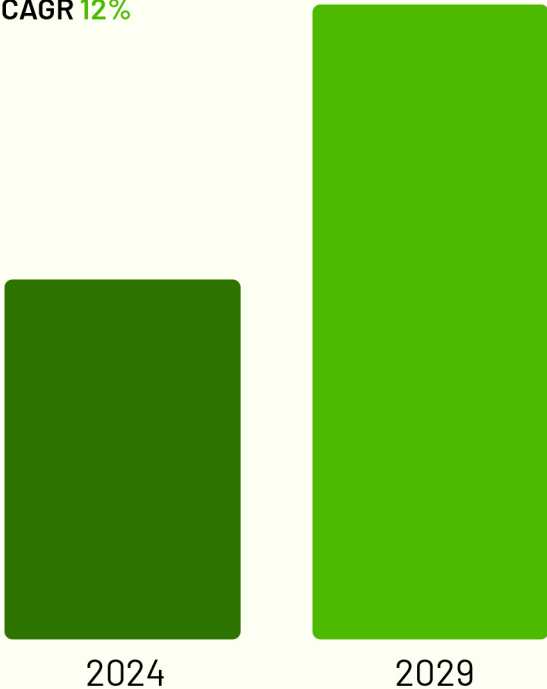
# Travel Insurance India vs. Global

Local Needs, Global  
Reach: Contrasting Travel  
Coverage Options

India-specific travel insurance typically offers coverage tailored for domestic travel within India, including benefits like medical expenses, trip cancellations, baggage loss, and personal liability, often at a more affordable cost. Global travel insurance, on the other hand, provides broader coverage for international travel, encompassing emergency medical treatment abroad, evacuation services, and assistance for various travel-related emergencies, albeit at a higher premium. The choice between the two depends on factors such as destination, duration, specific coverage needs, and budget constraints.

India Travel Insurance Market  
Market Size

CAGR 12%

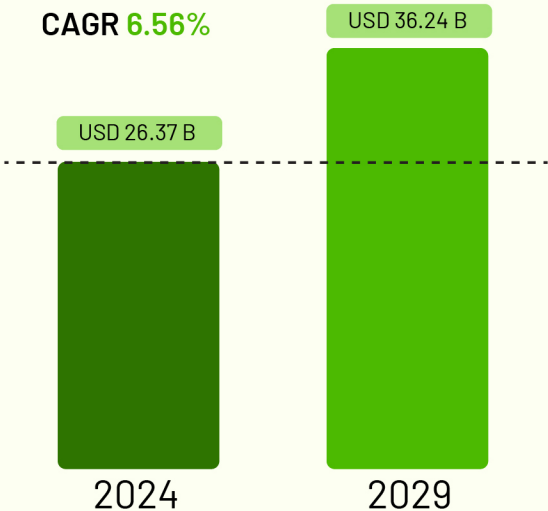


Source : Mordor Intelligence

Travel Insurance Market

Gross Written Premiums Value in  
USD Billion

CAGR 6.56%



The Essential Guide to

# Family Travel Insurance

Protecting Precious Moments:  
Family Travel Insurance  
Essentials

When traveling, the uncertainty of unforeseen events affecting you or your family is inevitable. The stakes are even higher when multiple loved ones are involved. A comprehensive travel insurance plan tailored for families offers the best protection against worst-case scenarios. These plans encompass various contingencies such as travel delays, theft, emergency medical or dental expenses, and accidents, ensuring peace of mind for your entire family.

## Family Group Travel Insurance Vs. Group Travel Insurance


Family Travel Insurance	Group Travel Insurance
Covers only immediate family members (i.e., legal spouse and children)	Covers all named individual
Separate limits for children and adults	All insured individuals enjoy same level of benefits
May offer free child cover	Charged on per-individual basis, but group discount may be offered

Best Travel insurance companies

HDFC ERGO Travel Insurance



ADITYA BIRLA GROUP Travel Insurance



TATA AIG Travel Insurance



Reliance Travel Insurance



Bajaj Allianz Travel Insurance



ICICI Lombard Travel Insurance



Essential Protection  
for Older Travelers

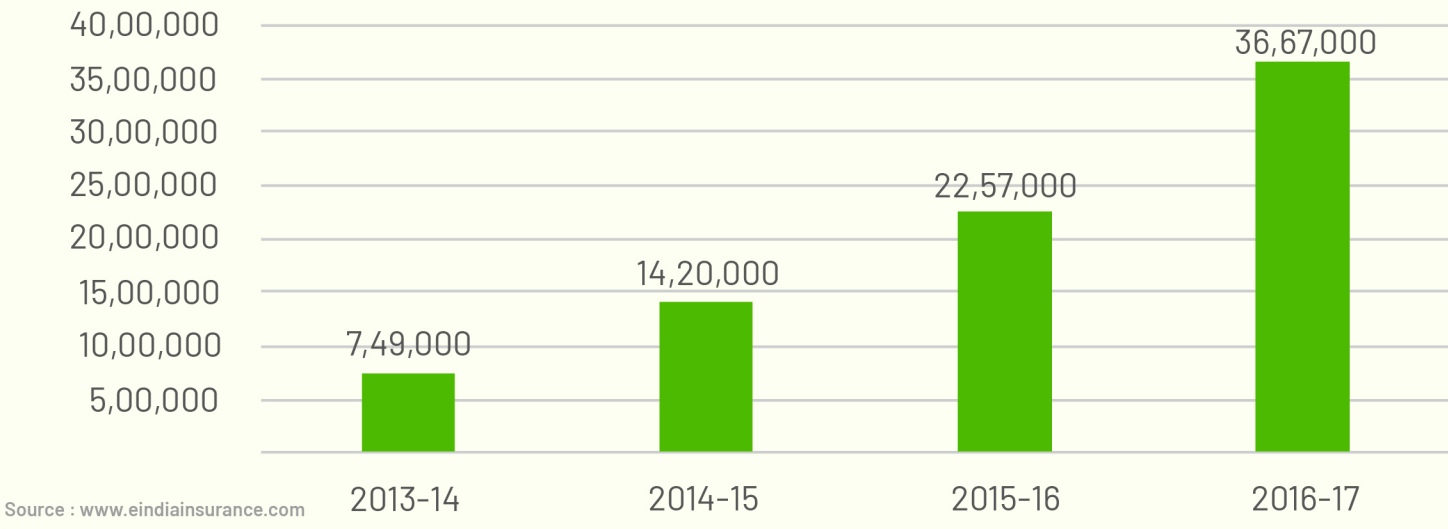
# Senior Citizen Travel Insurance in India

Ensuring Peace of Mind and Confidence  
for Seniors Exploring the Globe

customer support ensures assistance during emergencies. With senior travel insurance, older travelers can journey confidently and with peace of mind.

Senior Citizen travel insurance in India offers crucial protection for older travelers, including coverage for medical expenses, trip cancellations, lost baggage, and personal liability. With age limits often extending beyond 85 years, these plans cater to seniors' specific needs. While premiums may be higher due to age-related risks, comparing plans based on trip details can help find suitable coverage. Disclosing pre-existing conditions is essential for adequate coverage, and understanding policy exclusions is crucial to avoid surprises during claims. Access to 24/7

Travellers Covered by Travel Insurance



Source : [www.eindiainsurance.com](http://www.eindiainsurance.com)



Unlocking

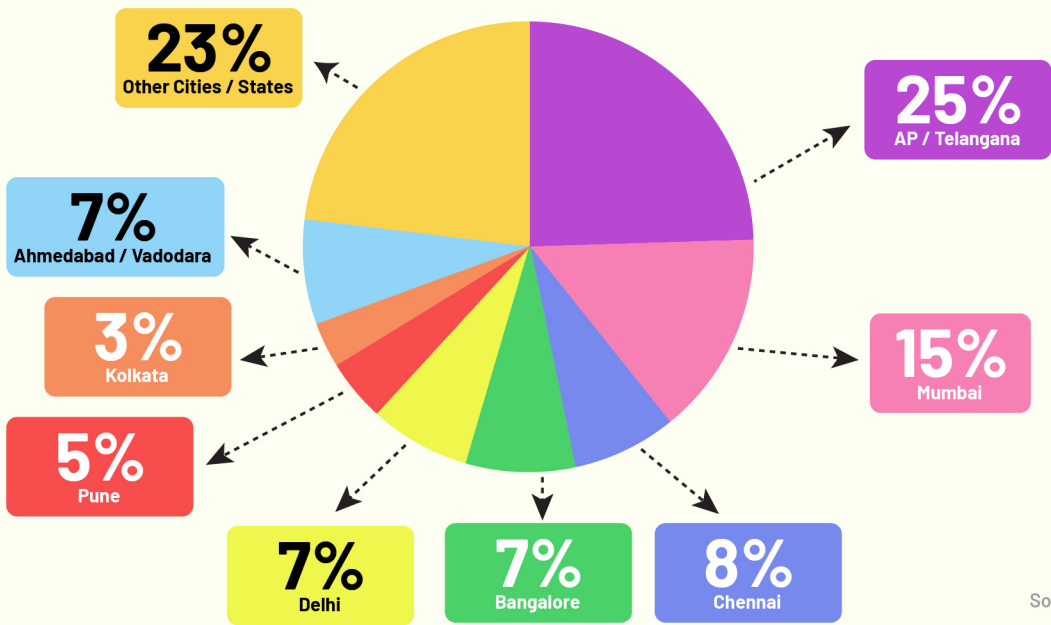
# Student Travel Insurance

## Your Passport to Safe Adventures

Empowering Students with Tailored Coverage for Educational Exploration

In India, the need for travel insurance, especially for students traveling abroad, is increasingly recognized. Many insurance providers offer specific plans tailored to students' needs, encompassing medical coverage, trip cancellation, baggage loss, and other contingencies. As more Indian students pursue education and travel opportunities overseas, ensuring they have adequate insurance coverage becomes paramount. Additionally, some educational institutions and visa requirements may mandate travel insurance for students studying or traveling abroad.

States/ Cities sending students abroad



Source : [www.eindiainsurance.com](http://www.eindiainsurance.com)



# Stars Are Calling Stars

**Join SMC's to procure professional talent.**

Embark on a comprehensive experience, learning directly from industry experts. Begin your professional journey with SMC

Apply today to initiate your career path with invaluable knowledge and practical skills gained through SMC.

**Reach  
to us**





## Topic

# Simplifying Two-Wheeler Insurance

In the Brainery session of this month, Mr. Sandesh Mishra discussed the crucial topic of 'Simplifying Health Insurance.' Key points included understanding health insurance as a contract between the policyholder and insurer. It offers benefits such as family protection, combating rising healthcare costs, better coverage, savings, and tax benefits.

As one ages, restrictions and higher premiums may apply, making early planning advantageous. However, there are limitations to coverage, and choosing the right sum insured is vital to ensure comprehensive protection. Strategies for this include finding affordable premiums, checking room rent limits, assessing waiting periods, opting for policies without copayment clauses, evaluating treatment costs at various hospitals, reviewing claim settlement ratios, insolvency ratios, and verifying the company's IRDAI approval.

## The Brainery

The Brainery is a conglomerate group of the platform providing insights about insurance, finance management, facts & figures, increasing inflation, govt. new norms and policies etc. At the outset, we continue with our positive outlook on both the Indian economy and the relevance of the insurance sector. The focus is to aware the general public about the significance of a change in policies with the prime objective of wider coverage. High GDP growth rate, foreign exchange reserves, rising inflation, etc. arise the urgency of purchasing insurance policies for a secured future. The various plans of investment and insurance are improving the growth of the economy and a healthy future by generating cash transactions.



**Venkatesh B M**

Co-founder & CEO – VOC Automotive



# My unforgettable travel experience starts in Goa

It's a story that involves unexpected twists, turns, and, most importantly, the hero of the day – my travel insurance! So, grab a seat, maybe some popcorn, and let's dive into this rollercoaster of an adventure!

A few months ago, I embarked on a solo journey to Goa. The plan was to explore the vibrant culture, indulge in delicious local cuisine, and create memories that would last a lifetime. Little did I know that this trip would take an unexpected turn that would test my patience and financial resilience.

It was a sunny day, and I decided to explore the Baga Beach. Everything was going smoothly until, out of nowhere, I found myself in a tricky situation. After a day of capturing the essence of Goa, I briefly placed my camera on the shore. Upon turning back, my beloved camera was missing, sparking panic. After taking help from the fellow beachgoers and no outcome there, I called my travel insurance provider over. The process was surprisingly smooth – a quick call, a friendly voice on the other end, and a reassurance that they had my back. It was like having a travel guardian angel!



## Sanjeev Mishra

Software Developer,  
SMC Insurance Brokers Pvt. Ltd.





Here's where it gets interesting – my travel insurance covered the expenses incurred due to the unexpected incident. From medical bills to the cost of rearranging my travel plans, the financial burden was lifted off my shoulders. I can't emphasize enough how much of a relief that was, especially when you're at a new place.

But wait, there's more! Travel insurance didn't just save me money; it also came with unexpected perks. My insurance company provided me some additional benefits such as emergency assistance service and concierge service.

So, there you have it – my unforgettable journey and how travel insurance turned a potential disaster into a manageable hiccup. If there's one piece of advice I can give you from this experience, it's this: never underestimate the importance of travel insurance. It's not just a piece of paper; it's your safety net in the unpredictable world of travel. And that's how I ended my trip filled with adventure and joy.





Meet the achievers of the month from the SMC family, who have stood out for their outstanding work

## Nidhi Chauhan

Executive  
SMC Insurance Brokers Pvt. Ltd.

I am writing to express my sincere appreciation for the opportunity to be a part of SMC over the past seven months.

Working at SMC has been an enriching experience, allowing me to acquire plenty of knowledge and skills that have contributed significantly to my personal and professional development. The supportive environment and culture of excellence at SMC have provided me with an ideal platform to thrive and expand my capabilities. Reflecting on my time here, I am truly grateful for the valuable experiences and growth opportunities that I have encountered.

### Internal appreciation

Nidhi has developed professionally, showcasing her primary skill of taking new responsibilities in a confident approach during her tenure at SMC Insurance Broker Pvt. Ltd. Her outlook is optimistic, and she executes high energy in her work. She enthusiastically embraces new challenges and remains receptive to feedback, demonstrating her commitment to continuous growth and improvement.





# Innovation and Impact

## A Year of Growth at SMC Insurance

### Divya Verma

Junior Software Developer,  
SMC Insurance Brokers Pvt. Ltd.

What a year it's been at SMC Insurance! As a software developer, I've had the privilege of working with some incredible folks. They've been more than just colleagues; they've been like mentors to me. The teamwork here is amazing! I've learned so much, not just about apps and tech, but also about the insurance biz. And let me tell you, it's eye-opening! We're doing some really cool stuff with technology to help our customers out.

So what are the projects we are working on, They're more than just apps; they're solutions, solutions that are making a real difference in people's lives. It's incredibly rewarding to be part of a company that's not just about selling insurance but about making a meaningful impact.

As I look to the future, In my year here, I've not only grown as a professional but also as an individual, I am filled with excitement to what lies ahead, the possibilities are endless, and I'm grateful to be part of a company that's at the forefront of innovation in both technology and insurance!"



# Heartfelt Appreciation for Exceptional Service

I want to express my deepest gratitude for the exceptional service provided by your company SMC. As a long-time channel partner I have always been impressed by the professionalism, dedication, and integrity shown by your team in handling my insurance needs.

From the very beginning of my engagement with SMC Insurance, I was struck by the level of care and attention given to ensuring that I found the best insurance solutions for my unique requirements. Your team's knowledge and expertise in the insurance industry have provided me with peace of mind and security.

I would like to commend your all POS customer service Team representatives especially SUNANJANI, MUSKAN Ma'am in particular for their unwavering commitment to excellence. Their prompt and courteous responses to my inquiries, as well as their willingness to go the extra mile to assist me, have truly set SMC Insurance apart from other providers.

Moreover, the efficiency and professionalism demonstrated by your claims processing team have further solidified my trust and satisfaction in SMC Insurance. Even my Manager Aimil Khan Sir & Anamika ma'am always supported me to increase my business.



Nishant Dutta







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