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InsurWise

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You for Staying Healthy

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Editor-in-Chief

"InsurWise" Magazine



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

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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.

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

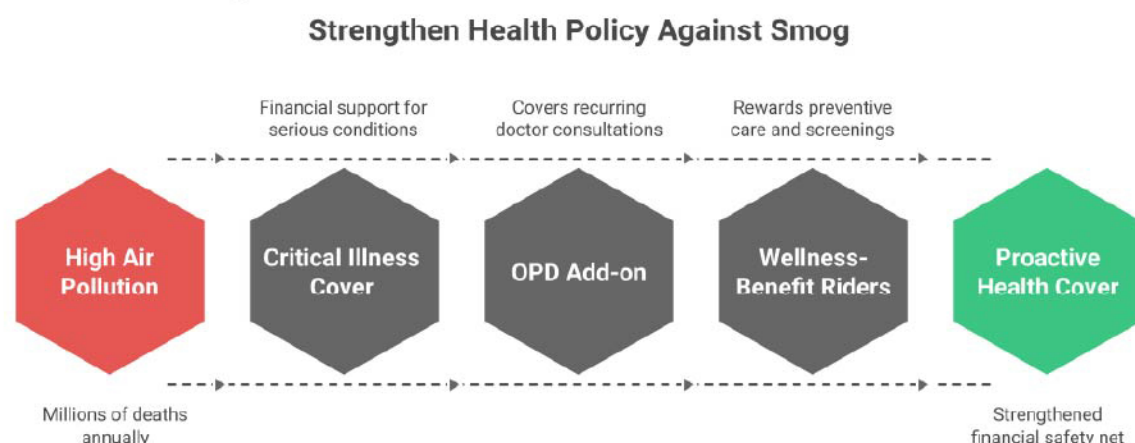
Director SMC Insurance Brokers Pvt. Ltd.

The Season of Smog: Strengthen Your Health Policy with Smart Add-Ons

As winter approaches, many Indian cities brace for the annual spike in air pollution – but this season of smog has real and measurable health consequences. In 2023, India recorded nearly 2 million deaths linked to air pollution exposure, with about 89% of those fatalities attributed to non-communicable diseases such as heart disease, lung cancer, chronic obstructive pulmonary disease (COPD) and diabetes. (Source- Business Standard)

Poor air quality is also a massive economic burden: a report placed the annual cost of air pollution in India at over USD 150 billion. (Source- India Today)

Exposure to fine particulate matter (PM2.5) is particularly dangerous – one study found that every 10 $\mu\text{g}/\text{m}^3$ increase in annual PM2.5 levels was associated with an 8.6% rise in mortality risk. (Source- India Today)



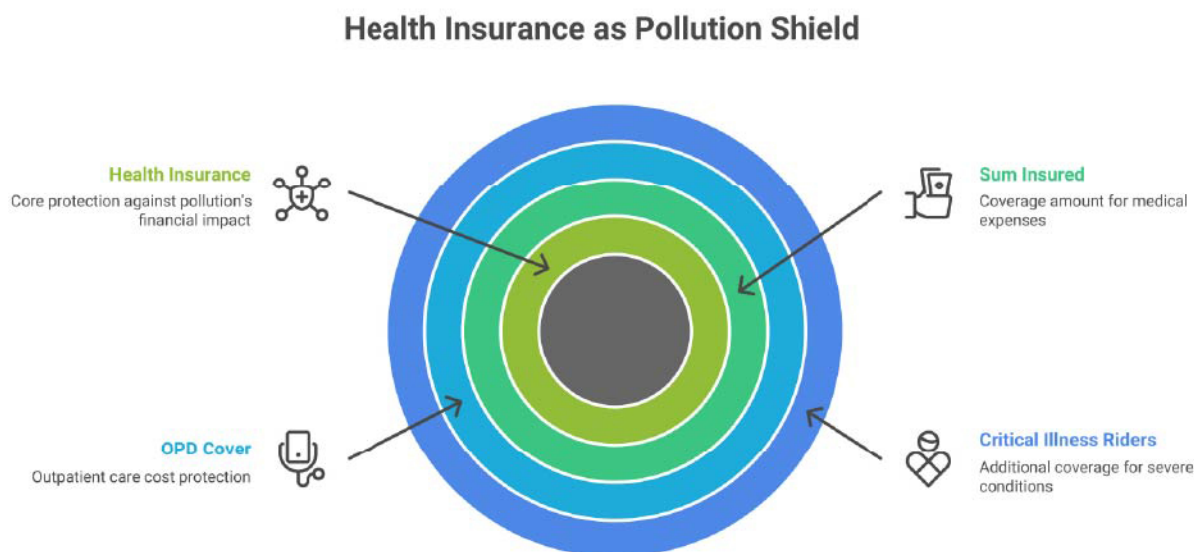
As pollution rises, a basic health plan isn't enough. Smog increases the risk of sudden hospitalisation and frequent care needs – from respiratory flare-ups to regular check-ups. Smart add-ons can fill these gaps:

- **Critical illness rider:** Financial support if long-term pollution leads to a serious lung or heart condition.
- **OPD add-on:** Covers recurring consultations, tests and medicines during pollution-triggered episodes.
- **Wellness rider:** Rewards preventive check-ups so problems are caught early.

Upgrading your health plan with these add-ons makes your coverage proactive, not reactive – especially for this pollution-heavy season.

The Hidden Cost of Pollution: Why a Health Cover Is No Longer Optional

Air pollution is more than just a seasonal inconvenience — it's an escalating health and financial crisis. According to the State of Global Air 2025 report, India recorded nearly 2 million premature deaths linked to air pollution in 2023, with respiratory and cardiac ailments driving most cases. The economic toll is staggering — studies estimate over ₹12 lakh crore (USD 150 billion) lost annually due to illness, treatment, and lost productivity caused by poor air quality. (Source- Business Standard)



Hospitalization for pollution-triggered illnesses such as asthma, COPD, or pneumonia can cost anywhere between ₹50,000 and ₹3 lakh per episode in private hospitals. Long-term medication, diagnostic tests, and specialist consultations add up quickly, straining household budgets. This is where a comprehensive health insurance plan becomes indispensable. Policies with adequate sum insured, OPD cover, and critical illness riders can shield families from these unforeseen medical expenses.

With air quality deteriorating each winter, having robust health insurance is no longer a luxury — it's a practical safeguard against the invisible financial impact of pollution on your health and wellbeing.

Pollution and Policy Personalisation: Choosing the Right Riders

Air pollution is an invisible yet serious health threat affecting millions across India. From aggravated asthma to chronic heart conditions, the medical impact of prolonged exposure is undeniable – and so is the financial burden it brings. As pollution-related illnesses rise, it's essential to personalise your health insurance to match your risk profile and location.

If you live in metro cities where Air Quality Index levels often exceed 300, consider add-ons like OPD coverage, annual health screenings, and chronic disease management riders. These ensure regular monitoring and early detection of respiratory or cardiac issues. Families with children and elderly members can benefit from family floater plans with restoration benefits and hospital cash riders, offering extra protection during emergencies.

Health insurance riders range from basic to comprehensive coverage.



Some insurers also offer critical illness or domiciliary treatment covers that extend support even for home-based care. Choosing these riders transforms a standard policy into a strong, pollution-ready shield. In an age where bad air is unavoidable, a well-customised health cover ensures you can breathe easier – physically and financially.

Preventive Healthcare: Insurers Reward You for Staying Healthy

In today’s world, where pollution-related illnesses are on the rise, prevention has become just as important as treatment. Modern health insurance plans are evolving beyond mere hospitalization coverage – they now actively promote preventive healthcare to help policyholders stay healthier for longer.

Many insurers today offer annual health check-ups, doctor consultations, and wellness programs as part of their policies. These features encourage early detection of respiratory issues, allergies, or heart conditions that can result from prolonged exposure to poor air quality. For instance, some health plans reward policyholders with wellness points for maintaining healthy habits like regular exercise, quitting smoking, or completing preventive screenings – points that can be redeemed for discounts on premiums or medical services.

How to maximize preventive healthcare benefits?



Preventive care also includes digital health tracking, teleconsultations, and nutrition guidance, helping people make informed lifestyle choices. By catching ailments early and maintaining consistent health monitoring, individuals can avoid major medical costs in the long run.

Ultimately, a health policy that values prevention not only safeguards your finances but also empowers you to take charge of your wellbeing – one healthy choice at a time.

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

Ankit Kannaujiya

Software Developer,
SMC Insurance Brokers Pvt. Ltd.

We're delighted to recognize Ankit Kannaujiya as our Employee of the Month for October 2025! □ His unwavering dedication, problem-solving mindset, and consistent pursuit of excellence have made a remarkable impact on the team's performance. Ankit's commitment to delivering quality results and his proactive approach to every challenge truly set him apart. His positive attitude and teamwork inspire everyone around him. Congratulations, Ankit, on this well-deserved recognition – keep up the great work and continue setting new benchmarks of success! Rajan Singh felicitates Ankit Kannaujiya with the Employee of the Month award – a moment of pride and motivation!

Internal appreciation

Being part of SMC Insurance has been an incredible journey filled with learning, growth, and teamwork. I'm truly grateful for the constant support and encouragement from my peers and mentors. Being recognized as Employee of the Month for the third time is both humbling and motivating. I'm equally excited to take on the new opportunity with the OEM project, where I look forward to contributing even more and continuing to grow with the amazing SMC family.



Star of
SMC

SIRC 2025: Building Global Strength, One Connection at a Time

An incredible experience for the SMC Insurance Brokers Pvt. Ltd. team at the Singapore International Reinsurance Conference (SIRC) 2025!



From insightful discussions to impactful meetings, the event has been a hub of collaboration, innovation, and global networking. Our team proudly represented SMC on this international stage — exploring new opportunities in treaty and facultative reinsurance, and strengthening long-term partnerships worldwide.

Together, we grow. Together, we build global strength.

Meet Our Newest **Team Member**

We're pleased to welcome to our SMC family!

We are pleased to extend a warm welcome to Mr. Virag Raghav, who has joined SMC Insurance Brokers Pvt. Ltd. as Chief Marketing Officer in our General Insurance – Corporate Department.

Mr. Raghav is a seasoned Sales and Marketing professional with over 21 years of experience in driving growth for leading insurance organizations.

He has played a pivotal role in establishing the Pilot Agency Model at ITGI and has demonstrated a consistent track record of surpassing performance targets and strengthening customer acquisition strategies. His leadership style combines strategic insight with strong analytical capabilities, enabling effective problem-solving and high-performance team management.

He also holds a Licentiate from the Insurance Institute of India, further strengthening his professional credentials in the insurance domain.

Mr. Raghav has previously worked with Prudent Insurance Brokers, Star Health, Max Bupa Health Insurance and Iffco Tokio General Insurance

He will be based at our Noida – Graphix Office and will be reporting to Ms. Shivani Parashar.



Virag Raghav

Chief Marketing Officer, SMC Insurance Brokers Pvt. Ltd.

Smart Minds, Quick Wins!

Our latest edition of Gyaan Path brought out the brightest minds at SMC!

The quiz topic — “Claims in Insurance: A Complete Guide for Customers & Professionals” — tested not just knowledge, but real industry insight.

Congratulations to our below **Top 5 Champions** who answered all questions correctly and won exciting gifts from HR!



LI Renewal - **Shilpi Malik & Gautam** | GI Renewal - **Priya Sharma** | GI Operation - **Akshay Chopra** | GI Corporate - **Pranay Gulati**

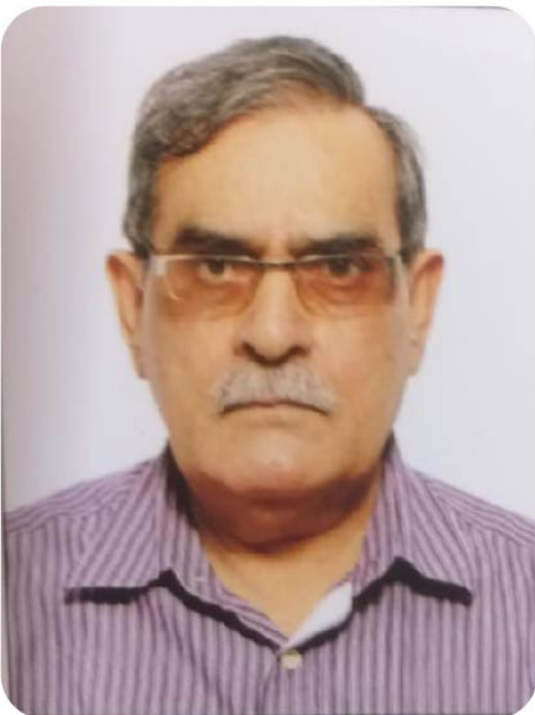
Your enthusiasm made learning fun and inspiring — turning knowledge into celebration! Here's to more fun, learning, and friendly competition ahead!

Grateful Acknowledgment for Your Outstanding Service

A Hassle-Free Experience with SMC Insurance!

I recently purchased my car insurance from SMC Insurance, and the experience was excellent. The entire process was quick, smooth, and completely hassle-free. Their team explained all features and add-ons clearly, without any confusing jargon. They genuinely helped me choose the right plan instead of pushing a random policy. Highly recommend SMC Insurance for buying or renewing your policy!

Vrun Chauhan



I recently bought my car insurance from SMC Insurance, and the experience was genuinely outstanding. The entire process was smooth, simple, and completely stress-free. Their team explained every feature, add-on, and benefit in clear, easy-to-understand language — no jargon at all. What impressed me most was their genuine intent to help me choose the right plan instead of just pushing a policy. I got an excellent price, and their support team was always available whenever I needed assistance. Highly recommended for anyone looking to buy or renew their policy!

Vinod Kumar Takhtar

Providing the Best Care for Your Pets

Ensure Your Pet and Get the Protection



SCAN ME

Coverages

-  **Surgery and Hospitalisation Cover**
It includes road ambulance charges and restoration of the sum insured
-  **OPD Cover**
Up to 20% of the sum insured of "Surgery and Hospitalisation Cover" section subject to maximum amount of ₹10,000

Optional Covers

- | | |
|--|--|
|  Terminal Illness Cover |  Lost and Stolen Cover |
|  Long-Term Care Cover |  Funeral Cost Cover |
|  Veterinary on Call (Home Visits) |  Emergency Pet Minding Cover |
|  Third Party Liability Cover | |

The above covers will not be available midterm and have to be opted for, at the inception/renewal of the Policy.



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