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## “THE INSURANCE PLAN FOR 'WOMEN SAFETY AND SECURITY AFTER MARRIAGE’’: A CONCEPTUAL STUDY.

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### Abstract:

*Insurance as and when we utter or consider this word, the scope goes up to any life insurance and general insurance. But beside this there is a new emerging area which is belongs to insurance for 'women safety and security after marriage'. It is observed that this is the emerging issue in the society but matter of people especially ladies are not well acquired with above said concept. So as to create on aware about this concept research has tried to focus on women's issue and related area in this research paper. This research paper has given importance, general concept, scope, benefits as well as premium criteria and calculations of this insurance plan concept. This research study will helpful for any family tribunal count but also for women in the society.*

### KEYWORDS:

insurance, policy, women safety, after marriage safety, divorce insurance, women's insurance plan.

### INTRODUCTION

Insurance contract (policy) in which an individual or entity receives financial protection or reimbursement against losses from an insurance company. The company pools clients' risks to make payments more affordable for the insured.

In India, Parents are very much worried about their daughter and her future after marriage. Most of women's in India are dependable either on parent or husband. The report by ministry of women and child development, government of India-2007, shows that 60% to 70% percentage [1] of women's in India are dependent either on Husband or parent. In such situation like death of husband or divorce, she faces financial, physical and psychological depression and stands alone in society.

This policy concept will give safety and security (in term of financial, physical and psychological) to women's and mental relief to her parents. This policy concept gives security with respect to divorce, death of her husband and personal accident or disability and assured sum.

### STATEMENT OF PURPOSE OF THE STUDY

1. To study the core insurance concept of Women Safety and security after marriage
2. To study the emerging area of women's safety and security after marriage
3. To study the area of benefit to society as well as insurance companies
4. To study the premium calculation and related area

Title : “THE INSURANCE PLAN FOR 'WOMEN SAFETY AND SECURITY AFTER MARRIAGE’’: A CONCEPTUAL STUDY. Source:Indian Streams Research Journal [2230-7850] NILESH GHULE yr:2013 vol:3 iss:2

## RESEARCH METHODOLOGY

The study is based on secondary data. Such data is collected from internet websites, various reference books, articles related insurance, women safety and security, Indian culture, Indian marriage concept, Indian women security in India, statistical report from ministries of government of India and related literature. Some National and International research journals are also used for study purpose.

## LITERATURE REVIEW

The ministry of women and child development mention in his report stated that 'Female job seekers constitute 26.95 % of the total job seekers registered with employment exchanges in 2005'[1]. International center report on women to UNICEF has revealed that the critical condition of women in India in the report of 'delaying marriage for girls in India'[2].

Arag is insurance company markets "first UK divorce cover" in UK[3][5], it cover legal costs and expenses. The Mishcon de Reya product – Protect Pre-Nup – will "provide cover for legal costs if a spouse challenges a previously agreed pre-nuptial agreement"[4][5].

Insurance plan for Women's safety and security after marriage

When we look at Indian culture, parents are always thinking about their daughter's future and her marriage life. They always want her daughter will always enjoy happiness and good married life. This policy concept will give relief to the parent as well as his/her child.

The policy concept is long term based insurance policy and specially designed for women, where policy holder gets long term benefits. The benefits include

1. Insurance Security Against Divorce
2. Insurance Security Against death of Husband
3. Insurance Security Against Accident or disability
4. Insurance Policy Maturity Sum

This is the simple and well defined and emerging concept of insurance. The main motto of this study is not only limited up to judicial family court or lawyers and advocate but it expands to create as awareness about this concept amount the women. This may be leads towards the empowerment of women in the society.

## PART I – GENERAL DEFINITIONS

We use certain words in this policy concept and the Schedule, which have a specific meaning and are shown under the heading of definitions in the policy. They have this meaning wherever they appear in the policy or the Schedule and are shown with Bold Letters. The context so permits, references to the singular shall also include references to the plural and references to the male gender shall also include references to the female gender and vice versa in both cases.

### Definitions

**Marriage** meaning legal union of man and woman for cohabitation and often procreation

**Divorce** meaning legal dissolution of marriage

**Accident** means a sudden, unforeseen and unexpected physical event caused by external, violent and visible means.

**Acquired Immune Deficiency Syndrome** has the meanings assigned to it by the World Health Organization. Acquired Immune Deficiency Syndrome shall include HIV (Human Immune-deficiency Virus), encephalopathy (dementia), HIV Wasting Syndrome, and ARC (AIDS Related Condition).

**Family** means Spouse and/or Eligible Children and/or Dependent Parents named on the Schedule.

**Spouse** means the legal husband or wife living with the Insured/Insured Person.

**Eligible Children** means all of the Insured Person's dependent Children aged between six (6) months and eighteen (18) years and up to twenty three (23) years (if attending an accredited institution of higher learning) who are unmarried and who permanently reside with him.

**Injury** means bodily injury caused solely and directly by violent, accidental, external and visible means and occurring during the Insured Period. For the avoidance of doubt, the definition of Injury does not extend to the non-physical consequences (such as mental, nervous or emotional disorders, depression or anxiety) of any Accident and these are specifically agreed to be excluded for the purposes of this Policy.

Insured Period means the period commencing with the Policy Effective Date and time and terminating at midnight with the Policy Expiration Date as stated in the Schedule.

Insured means the person/organization named on the Schedule who has made Proposal and whose name in the policy has been issued.

Insured Person or policy holder means the person(s) named in the Schedule and who live normally in India for whom premium has been paid and proposal has been approved by The Company.

Principal Sum means the amount stated in the Schedule with respect to and Insured Person named in the Schedule.

Proposal means the Proposal Form and Declaration, which is the basis for the policy and is deemed to be incorporated in this policy.

Schedule means the Schedule of Benefits which is attached and which form a part of this policy.

Accidental death means traumatic death caused solely by external, violent, unforeseeable and visible means, occurring independently of any other causes and within 6 month of trauma; but does not result from any of the cause listed in the exclusions.

Accidental disability means bodily injury caused solely and directly by violent, accidental, external and visible means and occurring during the Insured Period. For the avoidance of doubt, the definition of Injury does not extend to the non-physical consequences (such as mental, nervous or emotional disorders, depression or anxiety) of any Accident and these are specifically agreed to be excluded for the purposes of this Policy.

## Part II - EXCLUSIONS

This policy does not provide benefits for any death, disability, expense or loss incurred in result of any Injury attributable directly or indirectly to the following:

1. Intentionally self-inflicted injury, suicide or any attempt thereof while sane or insane;
2. Injury or Disease directly or indirectly caused by or contributed by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
3. Injury or Disease directly or indirectly caused by or contributed by the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment;
4. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detainment of all kings, princes, and people of whatsoever nation condition or quality,
5. The Insured Person's or her husband participation in naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy with foreign or domestic;
6. Loss sustained or contracted in consequence of the Insured being under the influence of alcohol or Drugs unless administered on the advice of a physician;
7. Any loss of which a contributing cause was the Insured's actual or attempted commission of, or Willful participation in, an illegal act or any violation or attempted violation of the law or resistance to Arrest;
8. Any loss sustained whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying otherwise) in any duly Licensed standard type of aircraft anywhere in the world;
9. Any opportunistic infection and/or malignant neoplasm, if at the time of the accident or sickness the Insured had an Acquired Immune Deficiency Syndrome (AIDS) or having an antibody positive blood test to HIV (Human Immune-deficiency Virus). Opportunistic infection shall include but will not be limited to pneumosystis carinii pneumonia, organism of Kaposi's Sarcoma, central nervous system lymphoma, and/other malignancies now known or which become known as causes of death in the presence of Acquired Immune Deficiency Syndrome;
10. Any loss sustained while the Insured is participating in contests of speed using a motorized vehicle or bicycle and/or hunting and/or skiing and/or skydiving and/or gliding and/or mounteering and/or winter sports;
11. Any loss resulting directly or indirectly from or, contributed or aggravated or prolonged by childbirth or from pregnancy.
12. If intentionally or planned or fraud divorce case found then this Policy shall be void and all benefits paid under it shall be forfeited.
13. If policy holder or insured person loose divorce case or found guilty in case, the policy shall be void and paid only saved sum.
14. Any condition manifesting itself within 12\* month from date of policy issue date, Insured person not eligible for any claim.

- 15. Failure to seek or follow medical advice
- 16. Death or disability as a result of any diseases or infection.
- 17. Participating by the life insured in a criminal or unlawful act.

Eligibility Criteria:

Entry Age: 15\* to 65 \*

Policy Period: The policy type is long term policy (minimum period is 15 years, 20 years, 25 years, 30 years and so on)

Gender: Only for Females

**PREMIUM CALCULATION**

Particular	% distribution	Amount
1. Base Premium		Consider base premium is Rs 2500
2. Security Against Divorce	2%* of Base Premium	Rs 50.6
3. Security Against Husband death	2%* of base Premium	Rs 50.6
4. Security Against Accidental death or disability	2%* of base Premium	Rs 50.6
5. Hospital care (optional)	1%* of base premium	Rs 25.3
6	Service tax and cess	Rs 31.35
	<b>Total monthly premium installment</b>	<b>Rs 2708.45</b>

Table 1.1 premium calculation table [\* the indicate values are variable]

**BENEFITS TO POLICY HOLDER:**

1. Insurance Security against Divorce: If insured person get divorced, policy holder will get benefits as per following conditions.

Total reimbursement = (400\* x base premium amount)

Premium for Security against divorce = 1

For example (consider premium amount is Rs 2500 PM)

Total reimbursement sum = (400 x 2500) = Rs 10,00,000

Sr. No	Condition	Benefits in %*	For example (consider base premium is Rs 2500 PM)
1	If Policy years is greater than 1 year and less than 3 Years + If divorce case filed and resulted	25%*	Rs 2,00,000
2	If Policy years is greater than 3 year and less than 5 Years + If divorce case filed and resulted	35%*	Rs 3,00,000
3	If Policy years is greater than 5 year and less than 10 Years + If divorce case filed and resulted	50%*	Rs 5,00,000
4	If Policy years is greater than 10 year + If divorce case filed and resulted	100%*	Rs 10,00,000

Table 1.2 term and condition for divorce benefit [\* the indicate values are variable]

Note: policy years means total policy premium paid years till date from the date of policy issued.

**Term and condition [please go through Part II for Exclusions]**

If Policy maturity is less than 1 year and divorce case filed and get resulted, In such case Insured Person will gate Rs 50,000 as reimbursement

Or

Only paid premium sum till date whichever is less.

If Policy holder settles the divorce case by mutual understanding, in such case the only paid premium amount and bonus till that date will get paid to the policy holder. Or the policy holder can continues this policy without having divorce benefit.

If policy holder loose the divorce case or opposition win the divorce case, in such case only the premium paid amount till that date will get paid to the policy holder or insured person.

If intentionally or planned or fraud divorce case filed and found, then this Policy shall be void and all benefits paid under it shall be forfeited.

The divorce case should be process under legal body or court or govt. approved body and minimum of 1 year couples have to leave separately.

The marriage must be legal and registered with legal government body.

**2. Insurance Security against death of Husband**

If because of any reason Insured person's husband get expired either natural death or accidental death, policy holder will get following benefits. The terms and condition are given below.

Total reimbursement sum= (300\* x base premium amount)

For example (consider premium amount is Rs 2500 PM)

Total reimbursement sum= (300 x 2500)=Rs 7, 50,000

Condition	Benefit in %* Of total reimbursement	For example (consider base premium is Rs 2500 PM)
Natural death	25%*	Rs 1,87,500
Accidental Death	100%*	Rs 7,50,000

Table 1.3 term and condition for death benefit [\* the indicate values are variable]

**Term and conditions [please go through Part II for Exclusions]**

If the divorce case is already filed or in process before the death of her husband. The policy holder cannot claim to benefit of divorce. Policy holder can continue this policy till policy period. In such case, policy holder can claim for security against husband death benefit.

Policy holder has to provide legal proof of death certificate as per government norms.

**3. Insurance Security against Accidental death or disability**

In accident case the policy holder will get benefit according to following condition

Total reimbursement sum= (300\* x base premium amount)

For example (consider premium amount is Rs 2500 PM)

Total reimbursement sum= (300 x 2500)=Rs 7, 50, 000

**ACCIDENTAL DEATH:**

Condition	Benefit in %* Of total reimbursement sum	For example (consider base premium is Rs 2500 PM)
Natural death	25%*	Rs 1,87,500
Accidental Death	100%*	Rs 7,50,000

Table 1.4 term and condition for death benefit [\* the indicate values are variable]

**Accidental disability:** In case of disability policy holder will get following benefits

Condition	Benefit in %* of total reimbursement sum
<ul style="list-style-type: none"> <li>• Loss of total and permanent loss of use of both hands from wrist joint or</li> <li>• Loss of total and permanent loss of use of both legs from ankle joint or</li> <li>• Loss of total and permanent loss of use of both eyes or</li> <li>• Loss of total and permanent loss of use of one hands from wrist joint and one eye or one leg and one eye and vice versa</li> </ul>	100%
<ul style="list-style-type: none"> <li>• Total or permanent loss of speech and hearing in both ears</li> </ul>	50%
<ul style="list-style-type: none"> <li>• Total or permanent loss of speech or both ears</li> <li>• One hand from wrist joint or one leg from ankle joint</li> </ul>	25%
<ul style="list-style-type: none"> <li>• Total or permanent loss of speech</li> </ul>	10%

Table 1.5 term and condition for death benefit [\* the indicate values are variable]

**Term and condition [please go through Part II for Exclusions]**

The nominee will get sum insured.

Medical-claim or hospital care is additional security option which is optional can be provided by company. Condition applies.

In injury and surgery the company will give insurance coverage according to company rule regulation and term condition.

**4. Insurance Policy Maturity Sum: The insurance holder will get insured maturity sum after successfully completion of insurance period.**

Total Maturity sum = (3.75\* x Total base premium amount) or at 9%\* interest rate

For example (consider base premium amount is Rs 2500 PM and term 15 years)

Total reimbursement sum = (3.75 x 2500 x 12 x 15) = Rs 16, 87,500

**Policy Gain calculation Table:**

In this table benefits are calculated based on 9%\* interest rate. The red mark indicates that, after that policy holder will get good return amount and eligible for 100% benefits. If the policy holder wants to discontinue or withdraw amount form policy within 10 years of period, He/she will get the mentioned amount in table with the deduction of 15% to 20 %.



Premium -> Term Year	250	500	750	1000	1500	2000	3000	4000
1	3270	6540	9810	13080	19620	26160	39240	52320
2	6834.3	13668.6	20502.9	27337.2	41005.8	54674.4	82011.6	109349
3	10104.3	21438.8	31543.1	41647.4	63086.1	83294.7	126172	166589
4	13374.3	29908.3	43282.6	56656.9	86565.1	113314	173130	226627
5	16644.3	39140	55784.3	72428.6	111569	144857	223137	289714
6	19914.3	49202.6	69116.9	89031.2	138234	178062	276468	356125
7	23184.3	60170.8	83355.1	106539	166710	213079	333421	426158
8	26454.3	72126.2	98580.5	125035	197161	250070	394322	500139
9	29724.3	85157.6	114882	144606	229764	289212	459528	578425
10	32994.3	99361.8	132356	165350	264712	330701	529424	661401
11	36264.3	114844	151109	187373	302217	374746	604434	749492
12	39534.3	131720	171255	210789	342509	421578	685018	843156
13	42804.3	150115	192919	235724	385839	471447	771678	942895
14	46074.3	170165	216240	262314	432480	524628	864959	1049256
15	49344.3	192020	241365	290709	482729	581418	965459	1162836
16	52614.3	215842	268457	321071	536913	642142	1073826	1284283
17	55884.3	241808	297692	353577	595385	707153	1190769	1414307
18	59154.3	270111	329265	388419	658530	776839	1317060	1553677
19	62424.3	300961	363385	425809	726770	851619	1453540	1703237
20	65694.3	334587	400281	465976	800563	931952	1601126	1863903
21	68964.3	371240	440204	509169	880409	1018337	1760817	2036675
22	72234.3	411192	483426	555660	966852	1111320	1933704	2222641
23	75504.3	454739	530243	605747	1060486	1211495	2120973	2422990
24	78774.3	502205	580980	659754	1161959	1319508	2323919	2639016
25	82044.3	553944	635988	718032	1271976	1436065	2543953	2872130

Table 1.6 Assured sum calculation

Terms and condition: [Please go through Part II for Exclusions]

### POLICY Termination

You may terminate this Policy at any time by giving written notice, and the Policy shall terminate when such written notice is received. If the policy discontinue or terminated within 10 years, the policyholder will get 15 to 20% deduction. Please refer table 1.1

### Part III- CONDITIONS

**1. ENTIRE CONTRACT – CHANGES:** This policy, the Schedule, the Proposal, any forms, benefits, endorsements and any memorandum hereto, shall be read together as one contract and any words or expression to which specific meanings attached shall bear such specific meanings wherever they shall appear.

#### Benefits To Company [Business Point of view]

This policy concept is related to his/her daughter/child, and this concept gives physical, financial and psychological safety and security to women's, hence this concept will have great chance to popular in society.

The policy concept is long term based; hence get more moving capital for company for longer period.

The divorce rate in India is very low as compare to other countries. In India the divorce rate is 1.1%, which is very low and probability of divorce is very less. As we compare our policy plan term condition, we not consider claim for those divorce cases solved by mutual understanding, we are not consider the divorce cases where insured person found guilty or lose the divorce case from opposition, and we only consider the

divorce cases processed by legal body come under government of India judicial.  
All other benefits including regular insurance policy term.

### CONCLUSION

The insurance is becoming wide important among the people. But till date the insurance concept is being cultivated which is at the rate of 12 to 13 percent of the total population. Women safety and security after marriage is becoming more desirable as well as important in the society. The role of providing safety of women and security after marriage doesn't end to police and court matter. After all women is human being. She has certain feeling, sorrows, Joyce and even has certain legal rights. These legal rights are being disseminated through the insurance plan which is termed as “insurance plan for women safety and security after marriage”

This is the simple and well defined concept of insurance. The main motto of this study is not only limited up to judicial family court or lawyers and advocate but it expands to create as awareness about this concept amount the women. This may be leads towards the empowerment of women in the society. In this regard the major role of non government organization i.e. NGOs, the state and central government is highly expected with the weaving the threads of ministry of law. Last but not least the role of media i.e. print and non print and technological tools is highly expected.

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