



CEMCA

Commonwealth Educational Media Centre for Asia

**European Union (EU) Switch Asia "Bamboo4SD"
Financial and Business Literacy Campaign**

व्यवसाय एवं वित्तीय शिक्षण अभियान

In collaboration with



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CBS



Insurance & Risk Management





Can risks be controlled in Life?



Yes. Risk is associated to every work we do. Important is to know the ways to **reduce and avoid such risks.**

Even our life is always at risk. One can meet with an accident while walking on the road.

The best way is to know the related risks to our work and life and take measures to reduce their impact.



How to lower the
level of risks in Life?



- The best ways to lower the risk is **insurance**.
- **Insurance** is a means of avoiding or reducing risk.
- **Insurance** reduces the risk of financial loss from any unwanted incident and provides financial protection to the insured people and their families.



Types of Insurance

Life Insurance

General Insurance



Life Insurance



Why do we need Life Insurance?



- Life insurance provides financial security to us when we need it, like at the time of death of a person, disability due to an accident, or at the last stage of age when we are unable to earn.
- If the insured people die before the completion of the insurance period, then a certain amount is given to his family under life insurance
- Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, Atal Pension Yojana are some of the insurance provided by the government in the country.

General Insurance



Health insurance is most important in general insurance. By taking health insurance we can be relaxed if anyone in the family ever have to be hospitalized due to illness or accident.



Apart from Health Insurance

Crop Insurance, Business Insurance, Animal Insurance, Home Insurance, and Vehicle Insurance also fall in this category.



Insurance Companies

Government Organizations

- Life Insurance Corporation
- United India Insurance Company
- General Insurance Corporation of India
- National Insurance Company Ltd

Non-Government Organisations

- ICICI Lombard
- Birla Sun Life Company
- Bajaj Alliance
- Bharti AXA

Always remember to get insured by registered company or governmental organizations only like bank, post office, insurance agent etc.

Never sign the policy paper without reading terms and condition.



Any
Questions?





Thank you!

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