

Insurance Wise. Be Wise.

InsurWise

Lighting the Path to
FINANCIAL WELLBEING THIS DIWALI

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Illuminating Protection:

Safeguarding Lives &
Assets this Diwali

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Lighting the Path

to Financial Wellbeing
this Diwali

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The Light of Assurance:

Stories of Insurance
Making a Difference

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The Gift of Security:

How to Protect Your
Family's Future this Festive Season



THIS DIWALI, DON'T JUST LIGHT DIYAS
Gift your loved ones real protection
with a health plan that starts at just:

₹325/MONTH*

For ₹2 Lakh Health Cover

What's Included?

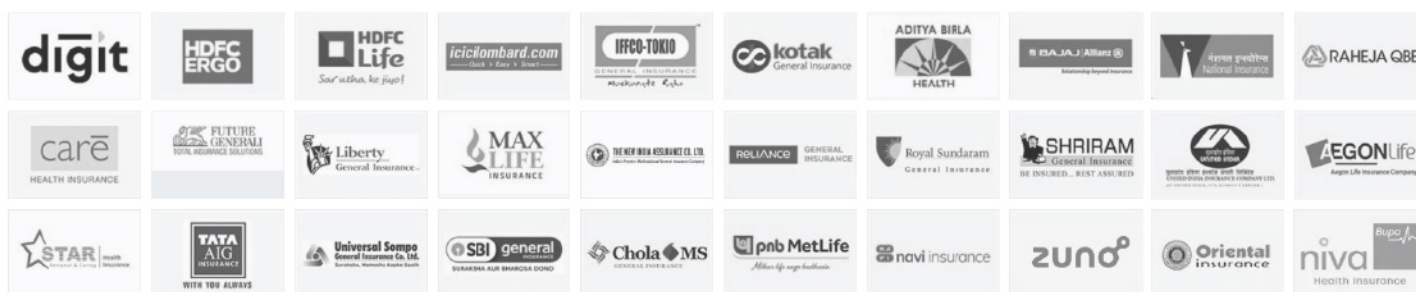
- ✓ NO ROOM RENT CAP
- ✓ PRE-EXISTING DISEASES COVERED
- ✓ BEFORE & AFTER HOSPITALIZATION
- ✓ DAY CARE TREATMENTS



*T & C Apply

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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Heartfelt Appreciation for Exceptional Service



Editor-in-Chief

"InsurWise" Magazine



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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.

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.

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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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.

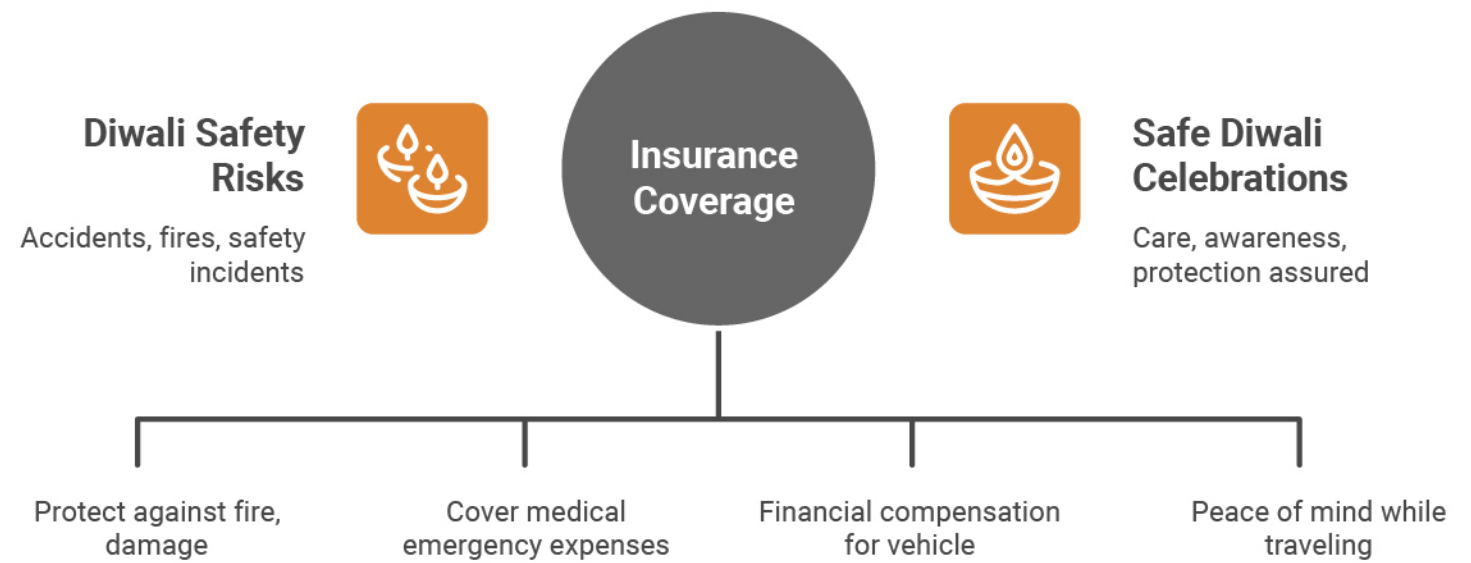


Illuminating Protection:

Safeguarding Lives & Assets this Diwali

Every year, Diwali brings warmth, joy, and togetherness – but amid the celebrations, it also witnesses a worrying rise in accidents, fires, and safety-related incidents. The sparkle of diyas and lights should never come at the cost of safety. As festivities fill our homes with brightness, it’s crucial to stay vigilant and protect what truly matters – our lives, loved ones, and assets.

According to the National Crime Records Bureau (NCRB), India reports over 12,000 fire incidents annually, with many occurring during festive months due to electrical overloads or fireworks. Simple precautions, paired with the right insurance coverage, can make all the difference. A home insurance policy can safeguard against fire or accidental damage, while health insurance ensures medical emergencies don’t become financial burdens. As families travel or purchase new vehicles during Diwali, motor insurance and travel insurance become equally vital. These policies offer not just financial compensation but also peace of mind – allowing you to celebrate without worry. This Diwali, let your celebrations shine responsibly – with care, awareness, and the assurance of protection that lasts beyond the festivities.



Diwali Safety: Protect Lives & Assets



Lighting the Path to Financial Wellbeing this Diwali

Diwali is not just a festival of lights – it's also a time of new beginnings, prosperity, and thoughtful investments. As families plan their festive budgets, gifts, and travel, it's equally important to focus on long-term financial wellbeing – and that's where insurance plays a crucial role.

While many associate Diwali with wealth and celebration, true prosperity lies in protecting what we build. According to the IRDAI Annual Report 2024, the Indian insurance industry grew by over 12%, reflecting rising awareness of financial protection among households. Whether it's a health policy safeguarding medical expenses, a term plan ensuring family security, or travel insurance covering trip disruptions – each policy acts as a pillar of financial stability.

Insurance Secures Diwali Prosperity



During festive spending, people often invest in gold, gadgets, or vehicles – but the smartest gift you can give yourself and your loved ones is financial security. Insurance not only cushions against risks but also supports savings, tax benefits, and peace of mind – lighting the path toward a worry-free future.

This Diwali, let your celebrations shine brighter with the assurance of being financially protected today and tomorrow.



The Light of Assurance: Stories of Insurance Making a Difference

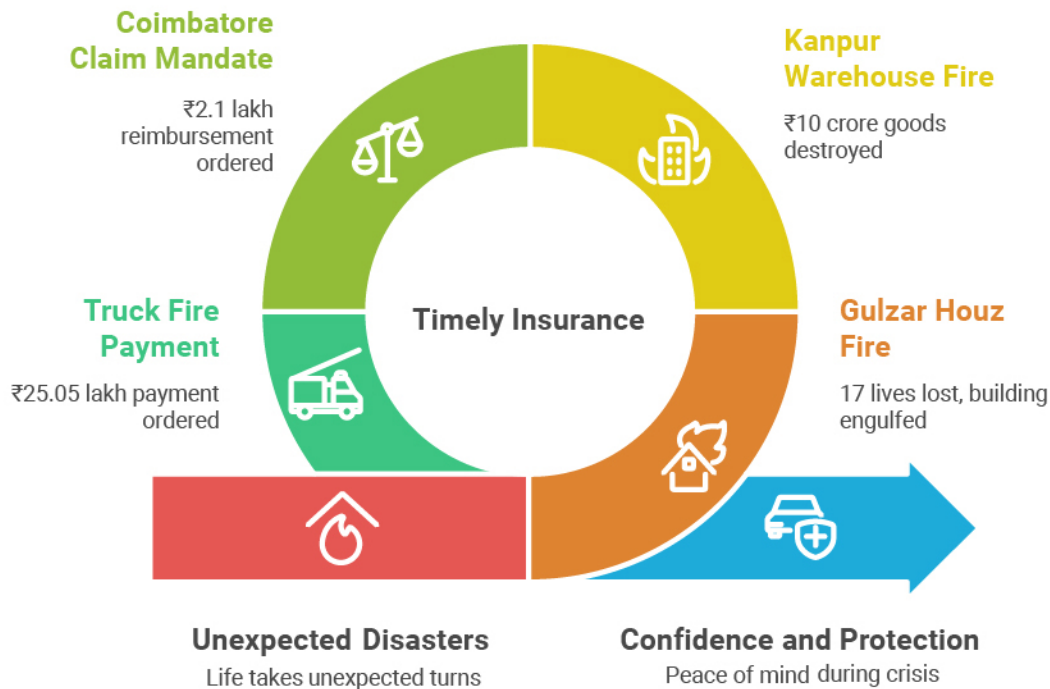
Diwali, the festival of lights, reminds us that hope shines brightest in times of darkness. Just as a diya dispels shadows, timely insurance brings assurance when life takes unexpected turns.

Consider the Gulzar Houz fire tragedy in Hyderabad on 18 May 2025, where 17 lives were lost and a century-old building was engulfed in flames suspected to be caused by an electrical short circuit. Wikipedia In another incident, a warehouse fire in Kanpur destroyed goods worth about ₹10 crore after a possible short circuit initiated the blaze. The Times of India These heartbreaking events highlight how quickly disaster can strike.

On the claims front, in Coimbatore, a consumer commission mandated payment of ₹2.1 lakh to a policyholder whose health insurance reimbursement was wrongfully denied.

(The Times of India) Meanwhile, an insurer was ordered by a consumer panel to pay ₹25.05 lakh for a truck destroyed by fire, after rejecting the claim on technically flawed grounds. The Times of India

Insurance: Light of Assurance



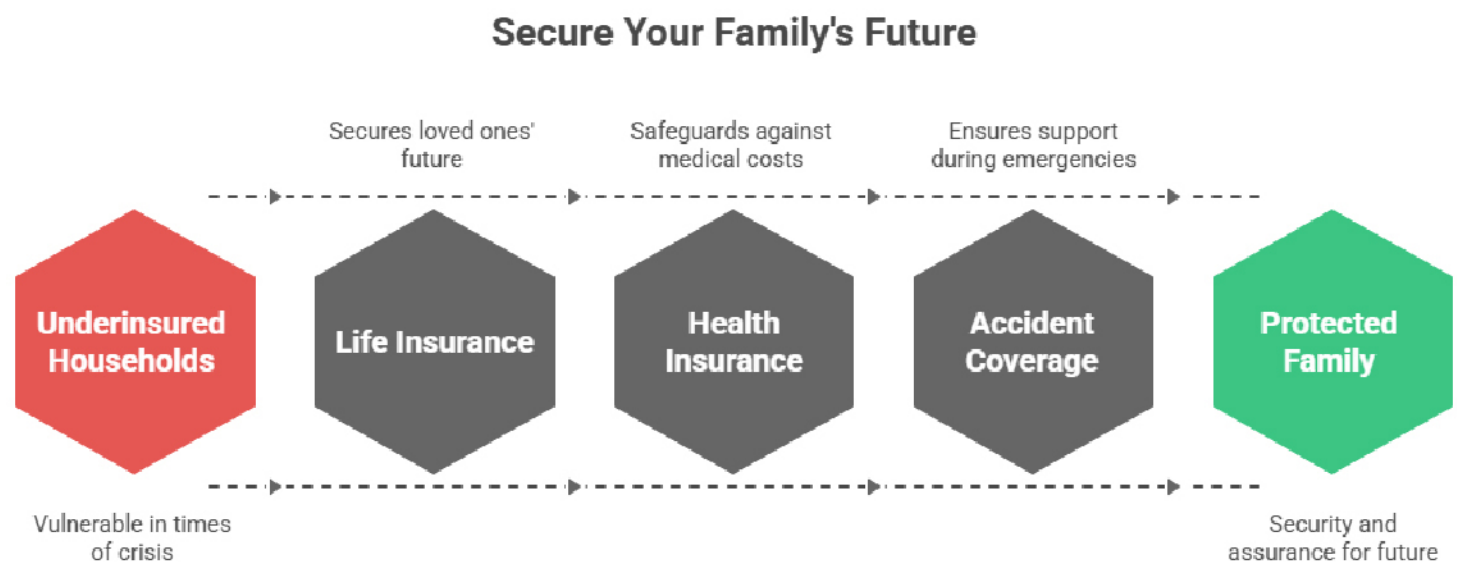
These real stories underscore what insurance truly offers: not just compensation, but confidence, protection, and peace of mind during crisis. This Diwali, let us celebrate not only the lights that surround us but also the light of assurance when it matters most.



The Gift of Security: How to Protect Your Family’s Future this Festive Season

Diwali is a time for togetherness, joy, and giving – a season when we express love through thoughtful gifts. Amidst the celebrations and sparkle, one gift stands above all – the gift of security. Ensuring your family’s financial protection is the most meaningful way to show care that lasts beyond the festivities.

While sweets, gadgets, or clothes bring momentary happiness, insurance offers lasting peace of mind. A life insurance policy secures your loved ones’ future, a health insurance plan safeguards against unexpected medical costs, and personal accident coverage ensures support during emergencies.



According to an IRDAI report, nearly 75% of Indian households remain underinsured, leaving many vulnerable in crises. This festive season, make a conscious choice – instead of adding to shopping lists, invest in policies that protect those who matter most.

After all, true celebration lies not just in lighting lamps, but in lighting up your family’s future with security and assurance.



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

Sandeep Kumar

Software Developer,
SMC Insurance Brokers Pvt. Ltd.

I am truly honored to be recognized as the Employee of the Month for September at SMC Insurance. This acknowledgment inspires me to keep pushing boundaries and delivering my best as a Software Developer—building robust solutions, enhancing user experiences, and contributing to products that truly make a difference. I'm deeply grateful for the teamwork and collaboration that drive our success every day. A big thank you to my amazing colleagues for your support, guidance, and trust. Together, we're creating technology that empowers and transforms the insurance journey!

Internal appreciation

We're proud to recognize Sandeep Kumar as the Employee of the Month for September at SMC Insurance. His dedication, technical expertise, and collaborative spirit have significantly contributed to the success of the Motor Product team.

Congratulations, Sandeep, on this well-deserved recognition! Keep up the great work.



Celebrating Flavors & Festivities at SMC Insurance – Pratap Nagar Branch!

Our Diwali Food Festival brought together culinary delights from across various states, creating a vibrant and festive atmosphere for all.

Several enthusiastic participants showcased their cooking skills, delighting colleagues with authentic flavors and innovative dishes.

The event was graced by HODs from multiple departments, who enjoyed the festivities and encouraged team spirit.



Event Glimpse



It was wonderful to see everyone come together – sharing food, laughter, and the true essence of Diwali. A big thank you to all participants and organizers for making this celebration a memorable one!



Celebrating Knowledge & Innovation at SMC Insurance

Our HR Team recently hosted Gyaan Path 8, an exciting quiz focused on “Consumer Protection in India’s Insurance Sector”, designed exclusively for our internal employees.

The quiz brought together sharp minds from different departments, testing their awareness of the latest regulations, policies, and tech-driven solutions that protect insurance consumers. The energy, enthusiasm, and competitive spirit were truly inspiring!

Congratulations to Our Knowledge Champions!

Here’s to the brilliant winners who showcased exceptional understanding and made their mark:



Grateful Acknowledgment for Your Outstanding Service

A Hassle-Free Experience with SMC Insurance!

I recently bought my car insurance from SMC Insurance, and I'm genuinely impressed with the service.

The entire process was smooth, quick, and completely transparent. Their team helped me understand every detail before finalizing the plan. There was no pressure — just honest guidance and great support. I received my policy instantly without any hassle. It's rare to find such professionalism and efficiency together. Highly recommend SMC Insurance for a reliable experience!

Deepa Sharma



I bought my car insurance from SMC Insurance, and I couldn't be happier with my experience! The process was so simple and stress-free. Their team helped me understand all the features, add-ons, and benefits in a clear way — no confusing jargon. They genuinely cared about helping me find the best deal rather than just selling a policy. I got a great price, and the support team was available whenever I needed them. It's rare to find such a professional yet friendly experience in insurance. Highly recommend SMC Insurance to anyone buying or renewing their policy!

Rishikant Sharma



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