

## Vector-borne diseases product

Vector-borne diseases are a group of globally distributed and rapidly spreading serious diseases that are caused by vectors. Vectors are organisms transmitting pathogens and parasites from one infected organism to another without falling ill themselves, for example ticks, fleas, mosquitoes, and phlebotomine sand-flies.

Vector-borne diseases are for example: malaria, dengue, and zika. Such diseases are commonly found in tropical and sub-tropical regions and places where access to safe drinking water and sanitation systems is not properly available.



Vector-borne diseases can cause significant financial burden

### Concept

Hannover Re's vector-borne diseases product provides fixed coverage against the escalating medical cost arising of hospitalisation due to such illnesses. This simplified issuance product does not require any medical underwriting.

The percentage of pay-out (in % of sum assured) depends on the illness, e.g. malaria results in a 100% and dengue in a 50% pay-out. Generally, a free reinstatement is offered after each claim. However, the pay-out structure is flexible and can be tailored to the client's needs.

### Value proposition

The vector-borne diseases product offers protection against all common vector-borne diseases caused by different types of vectors. These risks are very cyclical in nature and hard to assess.

Hannover Re offers their clients not only the product design but also the expertise on how to assess these risks.

The simple product design makes it an easy-to-sell product that offers the necessary protection to people who need it. It is the first of its kind in the Indian market and covers all relevant vector-borne conditions.

### Hannover Re's contribution

- **Product design – no medical underwriting required**  
Based on thorough market research
- **Pricing support**  
Based on sound assumptions and analytics
- **Policy document wordings**  
Based on market standards
- **Claims support**  
Based on up-to-date medical research

First product of its kind to provide financial protection in case of vector-borne disease.