



# INDIAN MEDICAL ASSOCIATION TAMILNADU STATE BRANCH FAMILY SECURITY SCHEME - I & II

[www.imatnsbfss.com](http://www.imatnsbfss.com)

**FSS - I & II**  
**Claim Amount**  
**26 Lakhs**



## Highlights:

- The claim amount depends upon the number of members and it keeps increases.
- Premedical tests not required
- Covers till he/She is alive.
- Unlike other Life Insurance policies we don't charge extra premium (AFC) from smokers, drinkers and persons with pre-existing illnesses.
- It's not mandatory to appoint your legal heirs as your nominee.
- Even the newly joined members get the full claim amount, if the death occurs after the window period (1 year from the date of joining)
- Our claim settlement ratio is 100%
- No claim rejection for early death
- No after death scrutiny like in other life insurance companies to find out the cause of death in order to reject claim.

## Dear Doctors, Welcome to FSS of IMA TNSB.

The mission statement of FSS is to provide financial help to the families of the members in case of death. The basic philosophy is to care and share with transparency and sincerity. It is a very noble initiative.

During the earning phase everything is fine, but mishap and death can occur unpredictably at any time and will falter all plans. Young Doctors please do not overlook the family Security. Being a member of FSS will definitely support the financial needs of the family when such need arises.

Hence, we humbly request all the eligible IMA members below the age of 50 years to enrol in FSS, if you haven't joined yet.

Kindly motivate IMA members to enrol in FSS 1 & 2, if you are already a FSS member.

## Eligibility for Membership

Should be a life member of IMA TNSB. Can join in both the schemes: FSS 1 & FSS 2.

## Age Limit:

Upper age to join in FSS I & II is 50 years.



# FSS - I

## ADMISSION FEES - 2022 (28th AFC):

TO  
JOIN IN  
FSS - I

Age Group	NRD	AFC	TOTAL
Upto 30 Yrs	Rs.3000	Rs.20000/-	Rs.23000/-
31 to 40 Yrs	Rs.10000	Rs.20000/-	Rs.30000/-
41 to 45 Yrs	Rs.30000	Rs.20000/-	Rs.50000/-
46 to 50 Yrs	Rs.50000	Rs.20000/-	Rs.70000/-

### PAYMENT MODE:

**Demand Draft** in favour of "IMA TNSB FSS Advance-I" payable at Marthandam (payable at Nagercoil, if the issuing banks branch is not available at Marthandam)

**Online payment** via [www.imatnsbfss.com](http://www.imatnsbfss.com) through FSS I Login

**ANNUAL SUBSCRIPTION:** Every year member should pay Rs.20,000 (as per the anticipated number of deaths). Every year AFC bill is generated on 1<sup>st</sup> of January. All members are expected to pay immediately/ before 31<sup>st</sup> March. But grace period extends up to 31<sup>st</sup> December with penalty.

**MEMBERS BENEFITS:** On the demise of a member first nominee gets the claim amount of Rs. 18 Lakhs (Rs.200 x number of active members)

# FSS - II

## ADMISSION FEES - 2022 (4th):

TO  
JOIN IN  
FSS - II

Age Group	NRD	AFC	TOTAL
Upto 30 Yrs	Rs.3000	Rs.18000/-	Rs.21000/-
31 to 40 Yrs	Rs.10000	Rs.18000/-	Rs.28000/-
41 to 45 Yrs	Rs.30000	Rs.18000/-	Rs.48000/-
46 to 50 Yrs	Rs.50000	Rs.18000/-	Rs.68000/-

### PAYMENT MODE:

**Demand Draft** in favour of "IMA TNSB FSS Advance-II" payable at Marthandam (payable at Nagercoil, if the issuing banks branch is not available at Marthandam)

**Online payment** via [www.imatnsbfss.com](http://www.imatnsbfss.com) through FSS II Login

**ANNUAL SUBSCRIPTION :** Every year member should pay Rs.18,000 (as per the anticipated number of deaths). Every year AFC bill is generated on 1<sup>st</sup> of July. All members are expected to pay immediately/before 30<sup>th</sup> September. But grace period extend up to 30<sup>th</sup> June with penalty.

**MEMBERS BENEFITS:** On the demise of a member first nominee gets the claim amount of Rs.8 Lakhs(Rs.300 x number of active members)

**LOCK IN PERIOD** : One year from the date of joining.

**HOW TO JOIN** : Members can send filled in application form to FSS office with the attestation of IMA Branch Secretary. You may download the application form from our website: [www.imatnsbfss.com](http://www.imatnsbfss.com)

**For more details:**

Log on to [www.imatnsbfss.com](http://www.imatnsbfss.com)

### PLEASE CONTACT

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Hony. Secretary - IMA TNSB

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