THE COVER NOBODY BUYS.

The DJ's starter guide to health insurance — what to buy, what to skip, how not to overpay.

INSIDE

READ THIS FIRST

This is awareness — not financial or medical advice. Every DJ's situation is different. Compare policies, read the fine print, and consult a licensed insurance advisor or CA before you buy. Numbers cited are indicative, not live quotes.

AWARENESS — NOT FINANCIAL ADVICE.
Insurance is personal. Compare policies and consult a licensed advisor before buying.

THE THREE COVERS.

This is the whole homework. Three products, in order of priority for a working DJ.

01 HEALTH INSURANCE

Covers hospitalisation, surgery, and major medical bills. The one everyone should have — non-negotiable. Look for at least ₹5 lakh sum insured (India) or $50K equivalent globally. Cashless treatment at network hospitals matters more than a slightly cheaper premium at a non-network one.

→ Indicative: starts ~₹250/mo (₹8/day) for a healthy 20-yr-old in India for ₹5L cover. Higher covers ~₹500–800/mo.

02 PERSONAL ACCIDENT COVER

Cheap, DJ-specific gold. Covers accidental injury, disability, and loss of income from an accident. Made for your life: late nights, constant travel, rides home at 4 AM. Get this even if health insurance feels like too much.

→ Indicative: ~₹100–300/mo for ₹10–25 lakh cover. Genuinely one of the cheapest products in insurance.

03 TERM LIFE INSURANCE

Only if someone depends on your income — parents, partner, kids. Not an investment, just protection. Pure term (no return of premium) is what to buy. Ignore any advisor pushing endowment or ULIP.

→ Indicative: ~₹500/mo for ₹1 crore cover, healthy 25-yr-old non-smoker in India.

REMEMBER

Premiums vary widely by age, city, health, and insurer. Always get a live quote before buying.

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FIVE QUESTIONS.

Ask these before you sign anything. If the advisor dodges, walk away.

01 WHAT'S THE SUM INSURED VS THE PREMIUM?

₹5 lakh cover for ₹300/mo is fair. ₹1 lakh cover for ₹300/mo is a scam. Ratio matters.

02 IS THIS A NETWORK HOSPITAL?

Cashless treatment only works at insurer-network hospitals. Check the list before you buy — especially for the hospital nearest to where you live.

03 WHAT'S THE WAITING PERIOD?

Most policies won't cover pre-existing conditions for the first 2-4 years. If you have anything, disclose it — non-disclosure voids the whole policy.

04 WHAT ARE THE EXCLUSIONS?

Every policy excludes something. Read the list. Alcohol-related injury, adventure sports, and self-inflicted harm are common exclusions — some matter for DJs, some don't.

05 IS THIS PURE INSURANCE OR INVESTMENT-LINKED?

Pure term/health = cheap, does one job well. ULIP/endowment = expensive, does two jobs badly. Never mix insurance and investment — buy them separately.

WHERE TO ACTUALLY LOOK

INDIA	Policybazaar, Ditto, ACKO, Star Health, HDFC Ergo. Ditto is broker-model (they don't sell, they advise), which usually gets better recommendations than aggregators.
US	HealthCare.gov (marketplace), or direct with major insurers (Blue Cross, Kaiser, Aetna). Freelancer-specific plans often via Freelancers Union.
UK	MoneySuperMarket or Compare the Market for comparison. Bupa or Vitality for private. NHS covers most, private is top-up.
EU	Highly country-specific. In most EU countries, statutory health insurance is mandatory — the top-up private cover is what most freelance artists optimise.

NOTE

Not sponsored. Platforms and insurers named are indicative of category, not endorsements.

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THE RED FLAGS.

The clauses buried in the fine print that quietly void your claim. Read them.

- **NON-DISCLOSURE VOIDS EVERYTHING**
  Every existing condition — asthma, diabetes, mental health, past surgeries — must be disclosed. Hiding it means the insurer can refuse the claim even for something unrelated. When in doubt, disclose.

- **WAITING PERIODS ARE REAL**
  Pre-existing conditions typically covered only after 2-4 years. Maternity often has a 2-year waiting period. Specific illnesses (hernia, cataract, etc.) have their own waits.

- **ROOM RENT CAPS**
  Some cheap policies cap the daily hospital room rent. If your actual room costs more, the shortfall gets proportionally deducted from every other bill line. Read this clause.

- **SUB-LIMITS BY PROCEDURE**
  Some policies cap payouts by procedure — e.g., "max ₹40,000 for cataract" — regardless of your total sum insured. Common in cheaper plans.

- **CO-PAYMENT CLAUSES**
  Some senior-friendly or lower-premium policies make you pay 10-20% of every claim yourself. Fine if you know it, painful if you don't.

- **EXCLUSIONS RELEVANT TO DJs**
  Injury under the influence of alcohol is a common exclusion. If you were drinking at a gig and had an accident on the way home, the claim may be denied. Read the exact wording.

YOU BACK UP EVERY SET.
BACK UP THE PERSON WHO PLAYS THEM.

MORE FROM THE RIDER → @THEVICFIX

No.03 — The Cut Nobody Explained. (TDS + invoice template)
No.04 — The One-Page Contract. (booking sheet)
No.05 — Protect Your Ears. (hearing toolkit)
No.06 — Your Brain on DJing. (neuroscience field guide)

THE ONE LINE THAT MATTERS

Awareness, not financial advice. Compare policies and consult a licensed advisor before buying.