Insurance

Protect your loan and family with the right cover.

Loan protection and life or health insurance ensures an outstanding loan never becomes a burden on your family. Cover can be bundled with a loan or taken standalone.

INTEREST RATE	LOAN AMOUNT	TENURE
Premium as per age and cover	**Cover as per requirement**	**Matched to loan tenure**

Key Benefits

Loan liability covered
The outstanding balance is settled by the insurer, not by your family.

Premium can be funded
The premium can often be added into the loan amount itself.

Tax benefits
Premiums qualify for deduction under prevailing income tax rules.

Choice of insurers
We compare options across insurers rather than pushing one product.

Who This Is Right For

- You have taken a large loan with a long tenure
- You are the primary earning member of your household
- You want your family protected against an outstanding liability

WHAT IT COSTS YOU TO ENQUIRE

Nothing.

Our consultation is free and carries no obligation. Beyond interest, lenders may charge a processing fee, documentation and legal or valuation charges - we set these out in writing before you commit, so you can compare the true cost, not just the headline rate.

Eligibility

- Age 18-65 years
- Valid KYC and medical declaration where applicable
- Nominee details required
- Medical tests may apply above certain cover amounts

Documents Required

- PAN and Aadhaar card
- Age proof
- Income proof for higher cover amounts
- Medical reports where required
- Nominee KYC details

How It Works

1. **Share your requirement**
   Tell us how much you need and what it is for. A five-minute call is enough to start.
2. **We compare lenders**
   We match your profile against our partner banks and NBFCs and shortlist the best-fit options.
3. **Documentation support**
   We tell you exactly which documents are needed and check them before submission.
4. **Approval and disbursal**
   We follow up with the lender through sanction and keep you updated until funds are credited.

Why Apply Through Apex Innovation Solutions

One application, many lenders
Apply once. We take your profile to multiple banks and NBFCs instead of you visiting each one.

Honest, plain-language advice
We explain the real cost - rate, processing fee, prepayment terms - before you commit.

No fee to enquire
Our consultation is free. You decide only after seeing your options side by side.

Support until disbursal
We stay on the file through sanction and disbursal, not just until the application is submitted.

GET STARTED - FREE CONSULTATION, NO OBLIGATION

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Apex Innovation Solutions is a loan consulting service. We are not a bank, NBFC or licensed lender and we do not sanction or disburse loans. "From 7% p.a." is the lowest starting rate available across our partner lenders as of August 2026, offered on secured products to applicants with the strongest credit profiles. Most applicants are offered a higher rate. Loan amounts, tenures and EMI figures shown are illustrative and are not an offer or a commitment. Final approval, interest rate, fees and terms are decided solely by the partner bank or NBFC, based on your profile and their internal policy.