



■ Bajaj Allianz

Bajaj Allianz General Insurance Company is a dynamic partnership between two giants: Bajaj Auto Ltd. India's largest 2 & 3 wheeler giant and diversified into Auto Finance, Steel, etc. & Allianz SE, Germany the world's largest insurance company with 700 subsidiaries across 70 countries. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of the 110 year old Allianz SE, and in-depth market knowledge and good will of Bajaj Auto. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

■ The Bajaj Allianz Advantage



HAT: In-house Claim Administration



Global expertise



Innovative packages to match individual needs



Quick disbursement of claims



Tax exemption under section 80D on premium paid upto 15,000/- p.a.



Silver Health



■ Silver Health: Individual health insurance for senior citizens

Health care costs are high and getting higher. As the age of an individual increases the health care costs increase manifold and become a burden on the individual. The senior citizens have to pay out of their hard earned savings to meet the expenses. Bajaj Allianz's Silver Health Plan for senior citizens protects you and your spouse in case you need expensive medical care.

■ What is Silver Health Plan?

This Policy offers you cashless benefit or reimbursement for hospitalisation expenses due to illness or accident.

■ What is the SI available ?

SI from 50000 to 500000 can be opted from 46 yrs to 70 yrs.

■ What coverage do I get?

- The policy covers hospitalisation expenses and an amount equivalent to 3% of admissible hospitalization expenses in respect of any and all pre and post hospitalisation expenses.
- Covers ambulance charges in an emergency subject to a limit of Rs 1000.
- Pre-existing illnesses are covered from the second year of the policy.
- The Company's liability in case of any pre-existing illness from the second year of the policy would be restricted to 50% of the Limit of Indemnity in a policy year.
- The policy has a lifetime indemnity limit of three times the Limit of Indemnity specified in the earliest senior citizen plan, if the policy is renewed continuously.

■ Am I eligible for it?

- Age from 46 yrs to 75 years
- Age at entry restricted to 70 years
- Pre-acceptance medical tests at the cost of the proposer. However if the proposal is accepted the company will reimburse the cost of medical tests. (only for fresh proposals)

Be secure in your later years

- Pre-existing illness covered*
- In-house Health Administration Team
- Cashless Facility

■ What benefits do I get ?

- Cashless Facility: with Silver health plan, the member has access to the cashless facility at various network hospitals across India (subject to exclusion and conditions)
- The member can opt for hospitals besides the empanelled ones. In which case the expenses, incurred by him/ her shall be reimbursed within 14 working days from submission of all the documents
- 20% of co-payment of the admissible claims to be paid by the member if treatment is taken in a hospital other than a network hospital. Waiver of co-payment available on payment of additional premium
- Cumulative bonus of 5% to your Limit of Indemnity for every claim-free year
- Health checkup in designated Bajaj Allianz Diagnostic centers at the end of continuous four claim-free years
- Family Discount of 5%
- Income tax benefit on the premium paid as per section 80 D of the Income Tax Act

■ Are there any exclusions?

- All diseases / injuries existing at the time of proposing this insurance
- Any disease contracted during the first 30 days of commencement of policy
- Certain diseases such as hernia, piles, cataract, benign prostatic hypertrophy, hysterectomy shall be covered after a waiting period of 1 year
- Non-allopathic medicine
- All expenses arising from AIDS and related disorders
- Cosmetic, aesthetic or related treatment
- Use of Intoxicating drugs, alcohol
- Joint replacement surgery (other than due to accidents shall have a waiting period of four years)
- Treatment of any mental illness or psychiatric illness



■ What would be my premium cost ?

SI/AGE	AGE (in years)				
	46-50	51-55	56-60	61-65	66-70
50000	1995	2495	3824	4780	7170
100000	2993	3742	5736	7170	10755
150000	3741	4677	7170	8963	13444
200000	4676	5846	8963	11203	16805
300000	5845	7308	11203	14004	21006
400000	8767	10962	16805	18905	24199
500000	10959	13155	21006	23632	29039

* service tax as applicable.

The full range of benefits available and the exclusions that apply under the policy is detailed in the document. A copy of the policy wording is available on request, and will be sent to you upon the acceptance of your proposal. If you have any questions, please contact us or your insurance advisor.

Disclaimer: The above information is only indicative in nature. For details of the coverage & exclusions please contact our nearest office.



We have signed up with over 2300 hospitals across India.
Given below are some of the network hospitals

- **Ahmedabad:** Krishna Heart Institute, Sterling Hospital
- **Aurangabad:** Kamalnayan Bajaj Hospital, MGM Medical Centre
- **Bangalore:** Manipal Hospital, Sagar Apollo Hospital, M.S. Ramaiah Hospital
- **Bhopal:** Ayushman Hospital · **Bhubaneswar:** Kalinga Hospital Ltd.
- **Chennai:** Sri Ramachandra Medical Centre, Sankara Nethralaya, Dr. Agarwal's Eye Hospital Ltd.
- **Cochin:** Cochin Hospital, Ernakulam Medical Centre, Gautham Hospital
- **Coimbatore:** KG Hospital, PSG Hospitals
- **Guwahati:** Down Town Hospital Ltd.
- **Hyderabad:** Apollo Hospitals, Yashoda Super Speciality Hospital, Care Hospital
- **Indore:** CHL- Apollo Hospitals, Gokuldas Hospitals Ltd.
- **Jaipur:** Apex Hospitals (Pvt.) Ltd., Tongia Heart & General Hospital
- **Jalandhar:** Sacred Heart Hospital, Kapil Hospital
- **Jammu:** Acharya Shri Chander College of Medical Sciences & Hospital
- **Kanpur:** Regency Hospital Ltd.
- **Kolkata :** Apollo Gleneagles Hospitals, Bhagirathi Neotia Hospital
- **Lucknow:** Shekhar Hospital Pvt. Ltd.
- **Ludhiana:** Lifeline Superspeciality Hospital
- **Madurai:** Meenakshi Mission Hospital, Vadamalayan Hospitals
- **Goa:** Vrundavan Hospital, Kerkar Hospital
- **Mumbai:** Dr. Balabhai Nanavati Hospital, Asian Heart Institute, Jaslok Hospital, Dr. L H Hiranandani Hospital
- **Mysore:** Vikram Hospital & Heart Centre
- **Nasik:** Shri Samarth Super Speciality Hospital
- **New Delhi:** Max Hospital, Saroj Hospital & Heart Institute, St. Stephens' Hospital, Moolchand Hospital, Rajiv Gandhi Cancer Institute, Pushpawati Singhanian Institute, Indraprastha Apollo Hospitals, Escorts Heart Institute
- **Patna:** Sahyog Hospital
- **Pune:** Deenanath Mangeshkar Hospital, Ruby Hall Clinic, Jehangir Hospital, Poona Hospital, Sancheti Institute
- **Raipur:** Modern Medical Institute
- **Rajkot:** Yash Hospital
- **Ranchi:** Abdur Razzaque Hospital
- **Trivandrum:** Kerala Institute of Medical Sciences
- **Vadodara:** Bhailal Amin General Hospital



Call : 1-800-225858 (free calls from BSNL/MTNL lines only) or
1-800-1025858 (free calls from Bharti - mobile / landline)



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Bajaj Allianz General Insurance

www.bajajallianz.co.in



Silver Health

Health cover for seniors



Insurance is the subject matter of solicitation (B/AZ 13/02/08)