

## **HOSPITAL CASH FAQ's**

### **1 What is Hospital cash policy?**

Hospital Cash is a benefit policy, provides cash benefits for each and every completed day of hospitalization.

Day for this purpose shall be every completed 24 hours. However, period less than 24 hours shall be considered as a day if it is a period of 12 hours but includes 0300 hrs.

In the event of Accidental Bodily Injury or Sickness first occurring or manifesting itself during the Policy Period and causing the Insured's hospitalization within the Policy Period, we will pay

- The Daily Allowance for each continuous and completed period of 24 hours of Hospitalization necessitated solely by reason of the said Accidental Bodily Injury or Sickness, or
- Two times the Daily Allowance for each continuous and completed period of 24 hours required to be spent by the Insured in the Intensive Care Unit of a Hospital during any period of Hospitalization necessitated solely by reason of the said Accidental Bodily Injury or Sickness for a maximum period of 7 days for each Hospitalization.

### **2 What Does This Policy Covers:-**

Coverage

- The benefit option as selected by the insured
- The cover is available from Rs. 500 to Rs. 2500 per day
- The policy pays for a max. period of 30/60 completed days per policy period regardless of number of confinements to Hospital /Nursing Home.
- The company pays during the period of hospitalization the amount stated in the schedule of the Policy in benefits column as per the selected scheme.
- We also cover dependent spouse and children under this Policy. (The benefits payable to the dependents shall be linked to that of insured regardless of the fact whether they are employed or not. Family will mean insured, spouse and all dependent children.)
- The min. age for the children will be 3 months and the max. 21 years.

### **3 What are The Key Features?**

- You can go to the hospital of your choice, subject to hospital fulfilling standard norms as per company's guidelines,
- The policy can be taken along with any other health insurance schemes, ESIS, CGHS etc.
- The benefits payable are for each day of hospitalization
- The benefit is doubled in case of ICU admission (for 7 days)
- Premium amount paid up to Rs. 15000/- p.a. is eligible for tax exemption under SEC 80 D of the Income Tax Act.
- There is no need to submit any medical bills, only a discharge card / summary is required\*
- Claim settlement within 7 working days

### **4 What is the eligible age for coverage under this policy?**

Age at entry for the proposer - 18 yrs – 59 yrs

Dependants can be covered from 3 months – 59 yrs

### **5 Till what age would the policy renewed?**

The renewals can be done up to 60 yrs.

**6 What are the eligilbilty criteria under this policy?**

The SI eligibility is decided as per the income of the proposer.

**7 What are the Exclusions?**

- Hospitalization event within in first 30days of the commencement of the Policy.
- Pre-existing disease & related complications.
- Dental treatment of surgery of any kind unless due to accident and requiring hospitalization.
- Treatment arising from or traceable to pregnancy, childbirth including caesarean section.
- Natural perils like avalanche, earthquake, volcanic eruptions or any kind of natural hazard.
- Accidents resulting from drunken driving.

The above are only indicative in nature. For the details of the coverage and exclusions, please contact our nearest office.

**8 What is the claim procedure?**

Incase if you meet with any Accidental Bodily Injury that may result in a claim, then as a condition precedent to our liability,

- You or someone claiming on be your behalf must inform us in writing immediately, and in any event within 14 days,
- Kindly also immediately consult a Doctor and follow the advice and treatment that he recommends.
- Take reasonable steps to lessen the consequences of Your Bodily Injury
- Kindly also keep the documents and other information which will require for the investigation of the claim.

**9 What are the documents required at the time of claim?**

The following documents are required at the time of claim.

- a) Xerox copy of discharge summary
- b) Xerox copy of Hospital bill and paid receipt

Any further requirement of documents will be decided on case to case basis.

**10 Can Hospital Cash policy be taken with other health policy?**

Yes, you can as it is a benefit policy.

**11 Can I claim from Hospital Cash and some other health policy at the same time?**

Yes, you can as it is a benefit policy.

**12 Is there any family discount, if the family members are covered?**

Yes, you get the benefit of 5% family discount if the family members are covered.

**13 How can I pay the premium?**

Payment mode: Cash / Cheque / Demand Draft to be drawn in favor of Bajaj Allianz General Insurance Co. Ltd.

The information given above is indicative in nature; please refer the policy wordings/ brochure for detail list.