

What are the Exclusions?

- All diseases / illnesses existing at the time of proposing this insurance will have a waiting period of 4 years.
- Any diseases contracted during the first 30 days of inception of the policy.
- Certain diseases/conditions such as gastric/duodenal ulcers, Surgery of varicose veins/varicose ulcers, hydrocele, undescended testes, congenital internal diseases and surgery for any skin ailment, cataracts(maximum Rs. 12,000), benign prostatic hypertrophy, hernia of all types, fistulas, hemorrhoids, fissure in ano, dysfunctional uterine bleeding, fibromyoma endometriosis, hysterectomy, stones in the urinary and biliary systems, surgery on ears/ tonsils/ adenoids/ paranasal sinuses, Surgery on all internal or external tumors/ cysts/ nodules/ polyps of any kind including breast lumps are covered after a waiting period of 2 years.
- Congenital External Conditions.
- Non allopathic treatment.
- Joint replacement surgeries other than due to accidents would have a waiting period of 4 years.
- All expenses arising out of AIDS and related diseases.
- Cosmetic and Aesthetic treatments.
- Use of intoxicating drugs or alcohol.
- In case of personal accident death cover for the self proposer exclusions applicable include death as a result of suicide, criminal intent, unlawful activity, etc.

***Disclaimer:**

- a) If the proposer is covered under a Group policy issued by the company, this policy would act as a Top Up Cover.
- b) This policy can neither be purchased by any person or member of family, who is a non-resident Indian/foreign citizen, nor Bajaj Allianz be liable to honour any claims made by such non resident Indian/foreign citizen.
- c) Any individual can be covered under only one Insta Insure Family Health policy.
- d) The above information is indicative in nature and for more details on the coverage, terms and exclusions please get in touch with our nearest office.

Contact Details

**Bajaj Allianz General Insurance Company Limited,
G.E. Plaza, Airport Road, Yerawada, Pune - 411 006.
Tel: (020) 6602 6666. Fax: (020) 6602 6667.
www.bajajallianz.co.in**

For any queries please contact:

BSNL/MTNL (Tollfree)	Any Mobile & Landline (Tollfree)	Other (Chargeble)
1800 22 5858	1800 209 5858	<Prefix City Code> 3030 5858

email: info@bajajallianz.co.in

Insurance is the subject matter of solicitation BIAZ-B-0027/1-Aug-10



Family Health

**Instant Insurance
protection for you and
your family**

Bajaj Allianz

Bajaj Allianz General Insurance Company Limited is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. 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 indepth market knowledge and good will of Bajaj. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

How does the Insta Insure Family Health Policy benefit me?

In the times of rising medical costs Bajaj Allianz's Insta Insure Family Health Policy is the perfect health protection for you and your family. It takes care of the medical treatment costs incurred during hospitalization due to serious accident or illness. The policy also pays an amount equivalent of 2% of admissible hospitalization expenses towards pre and post hospitalization medical expenses and ambulance charges in case of emergency (subject to a maximum of Rs1000). The proposer (self insured) under the policy is also covered for a sum insured of Rs1lac against death due to accident

What is the eligible age?

- Age of proposer 18 years to 45 years
- Age of entry 3 months to 45 years
- Policy renewed continuously upto age 70 years

* In case of any existing illness or age of member above 45 yrs, please contact our nearest office for further details.

3 easy steps - pick, tick, so quick...

- 1 Select your desired insurance plan
- 2 Pick the Kit to fill the proposal form
- 3 Pay your Premium by Cheque/Card/Cash and get insured

What are the details of coverage the policy offers?

- With Insta Insure Family Health Policy, the member has access to cashless facility in more than 2500 empanelled hospitals across the country subject to terms and exclusions.
- In case the member opts for hospitals other than the empanelled ones the expenses incurred would be reimbursed within 14 days from the date of submission of all documents.
- An amount equivalent to 2% of admissible hospitalization expenses towards pre and post hospitalization medical expenses.
- The policy covers ambulance charges in case of emergency subject to a maximum of Rs 1000.
- 130 day care procedures subject to terms and conditions.
- The proposer (self insured) under the policy is also covered for a sum insured of Rs 1lac against death due to accident.
- The medical expenses under Insta Insure Family Health Policy are covered subject to the following limits.

	Hospitalization Benefits	Limits
1.	i) Room, Board & Nursing Expenses as provided by the Hospital/ Nursing home including registration and service Charges.	Up to 1% of SI per day
	ii) If admitted into Intensive Care Unit	Up to 2% of SI per day
	iii) All admissible Claims under (i) & (ii) during the policy period	Up to 30% of SI per illness/injury
2.	Surgeon, Anesthetist, Medical practitioner, Consultants, Specialist Fees	Up to 30% of SI per illness/injury
3.	Emergency Ambulance charges up to Rs 1000/-, Anesthesia, Blood, Oxygen, operation Theatre Charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Artificial Limbs and any medical expenses incurred which is integral part of the operation	Up to 40% of SI per illness/injury

What additional benefits do I get?

Income Tax Benefit under Sec 80 D of the IT Act on the premiums paid for this policy.

What would be the Premium Cost?

Sum Insured - Rs1 lac	Age - 3 months to 45 yrs
Self	Rs.1,550
Self + Spouse	Rs.2,050
Self + Spouse + 1 Child	Rs.2,300
Self + Spouse + 2 Children	Rs.2,550

Premium inclusive of service tax