



What are the details of coverage the policy offers?

- Out patient expenses & hospitalization expenses covered for self & spouse on floater basis.
- Pre-existing diseases covered after four continuous renewals with us.
- Access to cashless facility in more than 2400 empaneled hospitals in case of hospitalisation claims
- If admission in non-network hospitals expenses incurred would be reimbursed within 14 days of submission of all documents
- 10% co-payment of the admissible claim amount applicable if treatment is taken in non-network hospital. Waiver of co-payment is available on payment of additional premium.
- Ambulance charges in case of emergency hospitalization up to Rs. 1000/-
- 130 day care procedures subject to terms & conditions
- Pre & Post hospitalisation expenses can be covered under the specified OPD expenses
- The expenses for crutches will be covered from day 1 under OPD benefit

What are the Exclusions?

For Out patient claims:

- Any expenses for diagnostic tests without the treating doctors referral
- Cost of health check up
- Cost of spectacles until the policy is in second year of its continuous renewal subject to a maximum limit of 25% of the OPD limit.
- Cost of Hearing aids and dentures until the policy is in third year of its continuous renewal subject to a maximum limit of 25% of OPD limit.

For hospitalization claims:

- All diseases / illnesses existing prior to or at the time of proposing this insurance for a period of 4 years
- Any disease contracted during the first 30 days of inception of the policy

Common for both Out patient & Inpatient claims:

- Non allopathic treatment
- All expenses arising out of AIDS and related diseases
- Cosmetic and Aesthetic treatments
- Use of intoxicating drugs or alcohol.
- Pregnancy & child birth related expenses

** Renewal for this product beyond March 2012 will be subject to IRDA's approval of continuation of the product.

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



We also offer following Insurance policies:



HEALTH GUARD



SILVER HEALTH



HOSPITAL CASH



CRITICAL ILLNESS



PERSONAL GUARD



HEALTH ENSURE



INSTA INSURE



STAR PACKAGE



FAMILY FLOATER HEALTH GUARD



TAX GAIN



SANKAT MOCHAN



EXTRA CARE



E-OPINION



MOTOR



TRAVEL



HOME



OFFICE PACKAGE



SHOPKEEPERS PACKAGE



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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



Tax Gain Comprehensive Health Cover
 Optimize your Health & Wealth



Insurance is the subject matter of solicitation BAJZ-B-0012/1-Aug-10

■ 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.

■ The Bajaj Allianz Advantage



HAT : In-house Claim Administration



Global expertise & local knowledge



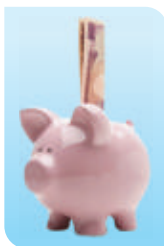
Innovative packages to match individual needs



Quick disbursement of claims



Optimize
your
Health
and Wealth



Single Policy - Multiple Benefits

■ What is Tax Gain Comprehensive health Cover?

Tax Gain Comprehensive Health cover is a floater health policy which covers out patient expenses (OPD) & hospitalization expenses under a single policy.

■ What are its unique features?

- OPD and Hospitalization expenses are covered on floater basis
- Tax benefit under section 80D of IT Act
- Family Floater for self & Spouse
- Pre-existing Diseases are covered after 4 years continuous renewal with us.
- Separate plan for Senior citizens covering both OPD & hospitalization benefits.

TRIPLE BENEFIT

- + Tax Benefits
- + OPD / Hospitalization expenses covered
- + Less Premium

■ What additional benefits do I get?

- Health Check up at designated Bajaj Allianz Empanelled Diagnostic center after every 4 claim free policy periods.
- Income Tax benefit under Sec 80D of the IT Act on the premiums paid.

■ What is the eligible age?

- 18yrs – 55yrs for Tax Gain 4999, Tax Gain 9999 & Tax Gain 14999 Renewable upto 55yrs.
- 56yrs - 75yrs for Senior citizens plan Tax Gain 19999 Renewable upto 75yrs.

* No medical test applicable upto 45yrs of age (subject to clean proposal form)

■ What are the different Plans available?

Plan A Tax Gain 4999				
	18-25 yrs	26-40 yrs	41-45 yrs	46-55 yrs
Hospitalization cover - Sum Insured Rs. 1 lac				
OPD (SI) - Self	3100	2900	2500	1600
Flat Premium 4999*				

Plan B Tax Gain 9999				
	18-25 yrs	26-40 yrs	41-45 yrs	46-55 yrs
Hospitalization cover - Floater Sum Insured Rs. 2 lacs				
OPD (SI) - Self	6500	6000	5000	3000
OPD (SI) - Self + spouse	5200	4800	3500	1000
Flat Premium 9999*				

Plan C Tax Gain 14999				
	18-25 yrs	26-40 yrs	41-45 yrs	46-55 yrs
C1 Hospitalization cover - Floater Sum Insured Rs. 2 lacs				
OPD (SI) - Self	9500	9000	8500	7500
OPD (SI) - Self + spouse	9000	8500	7000	4500
C2 Hospitalization cover - Floater Sum Insured Rs. 3 lacs				
OPD (SI) - Self	9000	8500	7500	6000
OPD (SI) - Self + spouse	8000	7500	5500	2500
Flat Premium 14999*				

Plan D Tax Gain 19999		For Senior Citizens			
	56-60 yrs	61-65 yrs	65-70 yrs	71-75 yrs	
Hospitalization cover - Floater Sum Insured Rs. 1 lac					
OPD (SI) - Self	13000	12500	12000	11000	
OPD (SI) - Self + spouse	11000	10000	9500	8000	
Flat Premium 19999*					

*Flat Premium (Rs) inclusive of service tax . All Sums Insured for hospitalisation and OPD benefit in Rs.