f. Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.
g. We may cancel this insurance by giving You at least 15 days written notice, and if no claim has been made then We shall refund a pro-rata premium for the unexpired Policy Period.
h. You may cancel this insurance by giving Us at least 15 days written notice, and if no claim has been made then We shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below.

<table>
<thead>
<tr>
<th>PERIOD ON RISK</th>
<th>RATE OF PREMIUM REFUNDED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upto one month</td>
<td>75% of annual rate</td>
</tr>
<tr>
<td>Upto three months</td>
<td>50% of annual rate</td>
</tr>
<tr>
<td>Upto six months</td>
<td>25% of annual rate</td>
</tr>
<tr>
<td>Exceeding six months</td>
<td>Nil</td>
</tr>
</tbody>
</table>

- **Grace period:** In case of our own renewal a grace period of 30 days is permissible and the Policy will be considered as continuous for the purpose of waiting period.
- **Portability Conditions:** As per the Portability Guidelines issued by IRDA, if you are insured under any other Critical illness policy of Non life insurer you can transfer to our Critical Illness policy with all insured under any other Critical illness policy of Non life insurance company. Underwriting Policy for such chosen new product, You will be charged the Premium as per Our approval from IRDA. You can choose, among Our available similar and closely similar Health insurance products. Upon Your so choosing Our new product, You will be charged the Premium as per Our Underwriting Policy for such chosen new product, as approved by IRDA.

- **Revision/Modification of the policy:** There is a possibility of revision/ modification of terms, conditions, coverages and/or premiums of this product at any time in future, with appropriate approval from IRDA.
- **Withdrawal of Policy:** There is possibility of withdrawal of this product at any time in future with appropriate approval from IRDA, as We reserve the right to do so with a intimation of 3 months to all the existing insured members. In such an event of withdrawal of this product, at the time of Your seeking renewal of this Policy, You should choose, among Our available similar and closely similar Health insurance products. Upon Your so choosing Our new product, You will be charged the Premium as per Our Underwriting Policy for such chosen new product, as approved by IRDA.

- **Notification of withdrawal:** If a policy is withdrawn by us you will be issued a written notice, and if no claim has been made then we shall refund premium on short term rates for the unexpired Policy Period.

- **Excess:** Your excess for hospital cash & daily allowance is Nil.

- **We also offer following Insurance policies:**

<table>
<thead>
<tr>
<th>HEALTH GUARD</th>
<th>SILVER HEALTH</th>
<th>HOSPITAL CASH</th>
<th>DAILY ALLOWANCE</th>
<th>CRITICAL ILLNESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>PERSONAL GUARD</td>
<td>HEALTH ENSURE</td>
<td>TAX</td>
<td>STAR PACKAGE</td>
<td></td>
</tr>
<tr>
<td>HEALTH GUARD FAMILY LOAD OPTION</td>
<td>TRAVEL</td>
<td>SANAT KIT</td>
<td>EXTRAFIT</td>
<td></td>
</tr>
</tbody>
</table>

- **Critical Illness/ V002/ wef 1st October 2013**

- **Contact Details**
  - Bajaj Allianz General Insurance Company Limited, C.E. Plaza, Airport Road, Yerawada, Pune - 411 006.
  - Tel: (020) 6602 6666. Fax: (020) 6602 6667.
  - Email: info@bajajallianz.com

- **For any queries please contact:**
  - 1800 22 5858
  - 1800 102 5858
  - <Prefix City Code> 3030 5858

- **Network Hospital & Value Added service Provider list is provisional & subject to change based on the review of the service providers.

- **Disclaimer:** The above information is only indicative in nature. For details of the coverage & exclusions please contact our nearest office.
2. Open Chest CABG (Coronary Artery Disease Requiring Surgery)

1. First Heart Attack (Myocardial Infarction)

3. Stroke Resulting in Permanent Symptoms

4. Cancer of Specified Severity

5. Kidney Failure Requiring Regular Dialysis

6. Major Organ Transplantation

7. Multiple Sclerosis with Persisting Symptoms

8. Surgery of Aorta

9. Primary Pulmonary Arterial Hypertension

10. Permanent Paralysis of Limbs

What is the entry age?
- Entry age for proposer/Spouse is 18 years – 65 years.
- Entry age for dependent Children is 6 years – 21 years.

What will be the renewal age?
Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or moral hazard or upon the occurrence of an event of Critical illness.

What is the policy period?
This is an annual policy.

What are the Sum Insured options available?
- Sum Insured options of Rs100000/- to Rs 5000000/- for age group 6 years to 60 years
- Sum Insured options of Rs100000/- to Rs 500000/- for age group 61 years to 65 years

What are the advantages of Critical Illness cover?
1. The benefit amount is payable once the disease is diagnosed meeting specific criteria and the insured survives 30 days after the diagnosis.
2. The insured member can utilize this amount for treatment of the disease, lifestyle changes, donor expenses or a planned treatment outside India etc.
3. Hassle free in House claim process
5. Competitive premium rates.

What are the Pre policy Medical examination Criteria?

- You need to revert to Us with consent and premium within 15 days of the issuance of such counter offer letter.
- We will inform You about the applicable risk loading through a counter offer letter.
- You need to revert to Us with consent and premium within 15 days of the issuance of such counter offer letter.

What are the exclusions of the policy?
1. Any Critical Illness for which care, treatment, or advice was recommended by or received from a Physician, or which first manifested itself or was contracted before the start of the Policy Period, or for which a claim has or could have been made under any earlier policy.
2. Any Critical Illness diagnosed within the first 90 days of the date of commencement of the Policy is excluded. This exclusion shall not apply to an Insured for whom coverage has been renewed by the Named Insured, without a break, for subsequent years.
3. Any pre-existing conditions, disease, or any condition directly or indirectly caused by or associated with Human T-Cell Lymphotropic Virus type III (III LB III) or Lymphadinopathy Associated Virus (LAV) or the Mutants Derivative or Variations thereof or any Syndrome or condition of a similar kind commonly referred to as AIDS.
4. Treatment arising from or traceable to pregnancy, childbirth postpartum complications including but not limited to caesarian section, birth defects and congenital anomalies.
5. Occupational diseases.
6. War, whether war be declared or not, invasion, act of foreign government or public authority or any act or condition of a similar nature such as loss of goodwill or any legal liability of any kind whatsoever.
7. Intentional self-injury and/or the use or misuse of intoxicating drugs and/or alcohol.

When can I enhance my Sum Insured under this policy?
The insured member can apply for enhancement of Sum Insured at the time of renewal by submitting a fresh proposal form to the company.

Free Look Period
- If you are not satisfied with policy coverage, terms and conditions, You have the option of canceling the policy within 15 days of receipt of the first policy documents, provided there has been no claim.

Free Look Period is not applicable for the renewal policies.

Renewal & Cancellation
- Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or moral hazard or Upon the occurrence of an event of Critical Illness
- Upon the occurrence of an event of Critical Illness and subject to the terms and conditions, You have the option of canceling the policy without prejudice to the Company’s obligation to make payment, this Policy shall immediately cease to exist with reference to that Insured
- For renewals of age 61 years & above the maximum Sum Insured would be Rs5,00,000/- or expiring Sum Insured which ever is lower
- In case of Our own renewal a grace period of 30 days is permissible and the Policy will be considered as continuous for the purpose of waiting period. Any medical expenses incurred as a result of disease condition Accident occurred during the break period will not be admissible under the policy.
- If for renewals received after completion of 30 days grace period, a fresh application of health insurance should be submitted to Us, it would be processed as per a new business proposal.