

BajajAllianz

Bajaj Allianz General Insurance Company Limited is a joint venture between Bajaj Finserv Limited (recently demerged from Bajaj Auto 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 Allianz SE, and in-depth market knowledge and goodwill of Bajaj. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

Introduction

We, at Bajaj Allianz, understand your concerns with regards to your loan related financial hardships which might arise out of unfortunate incidents such as critical illnesses, accidental injuries or loss of employment. To provide a financial assistance to you and your family during such hard times, we have designed Comprehensive Care Plan that offers the combined benefits of a Critical Illness Cover, Accident Protection Cover, EMI Payment Cover, with Fire & Allied Perils Cover and Burglary & Robbery Cover.

Coverages

Cover	Section No.	Cover
A (Mandatory)	1	Critical Illness Cover
	2	Accident Protection Cover
	3	EMI Payment Cover
B (Optional)	4	Fire & Allied Perils Cover: Building
		Fire & Allied Perils Cover: Contents
	5	Burglary & Robbery Cover: Contents Burglary & Robbery Cover: Jewellery

Key Features

- A single policy offering multiple benefits to the principal loan borrower as well as the co-applicants.
- Cover A as shown above is mandatory and Cover B is optional.
- No survival period requirement for claiming benefits under Critical Illness Cover
- Children education benefit of 3% of the Sum Insured or Rs. 250,000, whichever is lower, payable per dependent child upto the age of 21 years and studying at an accredited educational institution on the date the Insured met with an accidental bodily injury for a maximum of two children of the Insured Person.
- EMI Payment Cover takes care of upto maximum of 3 EMIs of the loan account during the policy period in the event of loss of job (Applicable only for Salaried Persons). As this benefit is not provided to non salaried persons, allowance in rate as per Table 3 in the Annexure 1 shall be allowed.
- Coverage for residential buildings as well as the contents located therein against natural calamities (such as fire, earthquake, flood, lightning etc.) as well as man-made calamities (such as riots, strike,

burglary, robbery etc.).

- Protection for jewellery, kept in the house against burglary and robbery
- Waiver of pre-policy medical examination for loan borrower / co applicants with sanctioned loan amount as stated below:

Age	Sanctioned Loan Amount (In ₹)	No medical test required subject to no adverse health condition
Up to 50 Years	Up to 3 Crores	
51-65 years	Up to 1 Crore	

- Policy Period options from 1 year to 3 years
- Option to enhance the Sum Insured under sections of Cover B ie. Fire & Allied Perils (Contents & Building) and Burglary & Robbery Cover at inception of the cover
- In-house claims processing by Health Administration Team for Critical Illness Cover and Accident Protection Cover
- Competitive premium rates
- Free Look in Period of 15 days.
- Income Tax Benefit on the premium paid for Critical Illness Cover as per the provisions of Section 80D of the Income Tax Act

Eligibility Criteria

- Eligible Members: Principal Loan Borrowers and Co Applicants (The apportionment of Sum Insured shall be on equal basis amongst all insured persons.)
- Eligible Occupancy: Residential Buildings
- Eligible Entry Age: 18 years to 65 years
- Lifelong renewal of the policy.
- The Sum Insured will be the sanctioned loan amount - Minimum Rs. 1 Lakh; Maximum Rs. 3 Crore
- EMI Payment Cover will be provided only to salaried person up to a maximum age of 65 years.

Coverage Description

COVER A (Mandatory Cover)

1. Critical Illness Cover:

In the event of insured person's first diagnosis of the following critical illnesses/medical events or undergoing for the first time of any of the following surgical procedures during the policy period, we will make a one time payment of the entire Sum Insured specified for this Section as a benefit amount:

- Cancer of Specified Severity
- Kidney Failure Requiring Regular Dialysis
- First Heart Attack of Specified Severity
- Stroke Resulting in Permanent Symptoms
- Major Organ/Bone Marrow Transplant
- Open Heart Replacement OR Repair of Heart Valves
- Multiple Sclerosis With Persisting Symptoms

- Permanent Paralysis of Limbs
- Open Chest CABG
- Primary Pulmonary Arterial Hypertension
- Benign Brain Tumor
- Parkinson's Disease
- Alzheimer's Disease
- End Stage Liver Disease
- Surgery of Aorta
- Major Burns
- Coma of Specified Severity

Exclusions of Critical Illness Cover

The Company shall not be liable to make any payment directly or indirectly arising out of the following events:

- Any Insured Event arising on account of or in connection with any Pre-Existing Disease.
- If the Insured does not submit a medical certificate from the Doctor evidencing diagnosis of Illness or Injury or occurrence of the medical event or the undergoing of the medical/surgical procedure.
- The Company shall not be liable to make any payment under this Policy in connection with or in respect of any Insured Event, as stated in this Section, occurred or suffered before the commencement of the Policy Period.
- The Company shall not be liable to make any payment under this Policy in connection with or in respect of any Insured Event, as stated in this Section, arising within the first 90 days of the commencement of the Policy Period. In case of enhancement of Sum Insured, the waiting period shall apply afresh only to the extent of the amount by which the limit of indemnity has been increased (i.e. enhanced sum insured) if the Policy is a renewal of Comprehensive Care Plan policy without break in cover.
- Any congenital anomaly including internal and external congenital anomaly.
- Any medical procedure or treatment, which is not medically necessary or not performed by a Doctor.
- Any physical, medical or mental condition or treatment or service that is specifically excluded in the Policy as a Part of the Schedule under Special Conditions.
- Birth control procedures and hormone replacement therapy.
- Any treatment/ surgery for change of sex or any cosmetic surgery or treatment/ surgery/ complications/ illness arising as a consequence thereof.

2. Accident Protection Cover

As part of this cover, the insured person will be entitled for the following coverages:

1) **Accidental Death Cover:** If the insured person meets with an accidental bodily injury during the Policy Period which results in his death within 12 months, then we will pay the entire Sum Insured specified for this Section to his nominee.

- 2) **Accidental Permanent Disablement Cover:** If the insured person meets with an accidental bodily injury during the Policy period that causes his permanent disablement within 12 months, then depending on the nature of the disability, we will pay a benefit amount ranging from 50% to 100% of the Sum Insured specified for this Section.
- 3) **Dependent Children's Education Benefit:** If we have accepted a claim under Accident Protection Cover for which 100% of the Sum Insured is payable, then we will make an additional one time payment of either Rs. 2.5 lakhs or 3% of the Sum Insured specified for this Section (whichever is lower) per dependent child upto the age of 21 years and studying at an accredited educational institution on the date the Insured met with the an accidental bodily injury for a maximum of two children of the Insured Person

Exclusions of Accident Protection Cover

The Company shall not be liable under this Section for:

- 1) Payment under more than one of the categories specified (Death or Permanent Disablement) in the Benefit Payable in respect of the Insured.
- 2) Payment of compensation in respect of Insured Event which occurs whilst the Insured is operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft, or Scheduled Airlines or is engaging in aviation or ballooning, or whilst the Insured is mounting into, or dismounting from or traveling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
- 3) Payment of compensation in respect of death, injury or disablement of Insured resulting: (a) from engaging in or participation in adventure sports including but not limited to winter sports, skydiving/ parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters, participation in any Professional Sports, any bodily contact sport or any other hazardous or potentially dangerous sport for which the Insured is untrained, unless specifically covered under the Policy; (b) directly or indirectly caused by venereal disease or insanity.
- 4) Payment of compensation in respect of death or Permanent Disablement arising from or resulting directly or indirectly from any Illness to any Insured, except where such condition arises directly as a consequence of any Accidental Injury during the Policy Period.
- 5) No sum shall be payable under this Section for any injury/ disablement/ death directly or indirectly arising out of or contributed to any Pre-Existing Disease.

3. EMI Payment Cover (Applicable only for Salaried Persons)

In case insured person's employment is terminated during the Policy Period due to his employer's rules and regulations or due to the directives of any Public Authority, we will pay his share in the EMI of his particular

loan till the time he is unemployed. Please note that the maximum payment which we will make under this cover during the Policy Period shall be limited to the share of insured person in 3 EMIs of his particular loan. This cover is provided only to salaried persons up to a maximum age of 65 years.

Exclusions of EMI Payment Cover:

- 1) The Company shall not be liable to make any payment under this Section in the event of termination from employment of the Insured being attributed to any dishonesty or fraud or poor performance on the part of the Insured or his willful violation of any rules of the employer or laws for the time being in force or any disciplinary action against the Insured by the employer.
- 2) The Company shall not be liable to make any payment under this Policy in connection with or in respect of:
 - a) Self employed persons;
 - b) Any claim relating to unemployment from a job which is casual, temporary, seasonal or contractual in nature or any claim relating to an employee not on the direct rolls of the employer;
 - c) Any voluntary unemployment;
 - d) Unemployment at the time of inception of the Policy Period or arising within the first ninety (90) days of inception of the Policy Period. This exclusion shall not apply to an Insured for whom coverage has been renewed without break for subsequent years.
- 3) Any unemployment from a job under which no salary or any remuneration is provided to the Insured.
- 4) Any suspension from employment on account of any pending enquiry being conducted by the employer/ Public Authority.
- 5) Any unemployment due to resignation, retirement whether voluntary or otherwise.
- 6) Any unemployment due to non-confirmation of employment after or during such period under which the Insured was under probation.

Special Condition Applicable to Critical Illness Cover, Accident Protection Cover and EMI Payment Cover : In case of any claim being admissible and payable up to the full Sum Insured for Critical Illness Cover or Accident Protection Cover of this policy, then coverage under Critical Illness Cover, Accident Protection Cover and EMI Payment Cover of the policy will cease to exist for the insured person. However, in case only partial Sum Insured is paid under Accident Protection Cover or EMI Payment Cover of this policy, then the policy will still exist on the balance Sum Insured for these three covers.

COVER B (Optional)

4. Fire & Allied Perils Cover

We will compensate the insured person for the damage caused during the Policy Period to his house and its contents due to any of the following reasons:

- 1) Fire
- 2) Lightning

- 3) Explosion or Implosion
- 4) Aircraft Damage
- 5) Riots, Strikes and Malicious Damage
- 6) Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation
- 7) Impact Damage from rail/road vehicle
- 8) Subsidence and landslide including rockslide
- 9) Bursting or overflowing of water tanks, apparatus and pipes
- 10) Missile testing operations
- 11) Leakage from automatic sprinkler installations
- 12) Bush Fire
- 13) Earthquake (Fire and Shock)

Exclusions of Fire & Allied Perils Cover

The Company shall not be liable for and no indemnity is available hereunder in respect of:

- 1) Loss, destruction or damage caused to the insured property by pollution or contamination excluding:
 - a) Pollution or contamination which itself results from a peril hereby insured against.
 - b) Any peril hereby insured against which itself results from pollution or contamination.
- 2) Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs. 10000, goods held in trust or on commission, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer system records, explosives unless otherwise expressly stated in the Policy.
- 3) Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.
- 4) Loss, destruction or damage to any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion will apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.
- 5) Expenses necessarily incurred on:
 - a) Architects, Surveyors and Consulting Engineer's Fees and
 - b) Debris Removal by the Insured following a loss, destruction or damage to the property insured by an insured peril in excess of 3% and 1% of the claim amount respectively.
- 6) Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
- 7) Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operations caused by the operation of any of the perils covered.
- 8) Loss by theft during or after the occurrence of any insured peril

except as provided under riot, strike and malicious damage cover.

- 9) Loss or damage to property insured if removed to any building or place other than in which it is herein stated to be insured.
- 10) Loss of or damage to livestock, motor vehicles and pedal cycles.
- 11) Loss or damage to the property insured if it was under the course of construction, unless otherwise expressly stated in the Policy

5. Burglary & Robbery Cover

We will compensate the insured person for the damage caused during the Policy Period to his:

- 1) contents (excluding valuables and jewellery) located in his house due to burglary and robbery
- 2) jewellery contained in a locked safe in his house due to burglary and robbery
- 3) house structure due to burglary

Exclusions of Burglary & Robbery Cover

The Company shall not be liable for and no indemnity is available hereunder in respect of:

- 1) Any loss or damage where the Insured or any member of the Insured's family is or is alleged to be concerned or implicated.
- 2) Loss of or damage to livestock, motor vehicles and pedal cycles.
- 3) Loss of or damage to Valuables, unless otherwise expressly stated in the Policy.
- 4) Jewellery from any safe following the use of a key to gain access to the Safe or any duplicate thereof belonging to the Insured, unless such key has been obtained by Burglary and/or Robbery.
- 5) Loss or damage to the property insured if it was under the course of construction, unless otherwise expressly stated in the Policy.

Special Condition Applicable to Cover B: In case of any claim being admissible and payable upto the full Sum Insured for Fire & Allied perils (Building & Contents) and Burglary (Contents and jewellery), then coverage under these sections of the policy will cease to exist for these sections. However, in case only partial Sum Insured is paid under these sections of this policy, then the policy will still exist on the balance Sum Insured for these covers during the policy period

Waiver of Condition of Average: Wherever the Sum Insured for Fire & Allied Perils Cover and Burglary & Robbery Cover of Comprehensive Care Plan shall be automatically linked to the Sanctioned Loan Amount of the Proposer, condition of average shall be waived off for these two covers since in such cases there would be no specific declaration from the Proposer towards the value at risk of the respective assets to be insured

General Exclusions of Applicable to all the Covers in the Policy

No payment will be made by the Company for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- 1) Acts of Terrorism: This Policy excludes loss, damage, cost or

expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

This exclusion also includes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

However, this exclusion will not be applicable to Section 2 (Accident Protection Cover) of this Policy.

- 2) War, war-like operations, act of foreign enemy, invasion of Indian territory or any part thereof, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power, or loot or pillage in connection with the foregoing, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage or contingency or cost or expenses of whatsoever nature are not directly or indirectly caused by, resulting from or in connection with any war, war-like operations, act of foreign enemy, invasion of Indian territory or any part thereof, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power, or loot or pillage in connection with the foregoing, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

- 3) Directly or indirectly caused by or contributed to by or arising from ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.
- 4) Directly or indirectly caused by or contributed to by or arising from nuclear weapon materials.
- 5) Arising or resulting from the Insured committing any breach of the law with criminal intent.
- 6) Any loss or damage resulting from deliberate or intentional acts of the insured.

- 7) Directly or indirectly caused by or contributed to by or arising out of usage, consumption or abuse of alcohol and/or drugs. However, this exclusion will not apply if the insured's inebriated condition has not contributed to the cause of accident or the Insured in inebriated condition had a mere presence at the site of accident without contributing to the cause of accident.
- 8) Arising out of or as a result of any act of self-destruction or self inflicted injury, attempted suicide or suicide.
- 9) Any sexually transmitted diseases. Acquired Immune Deficiency Syndrome (AIDS), AIDS related Complex Syndrome (ARCS) and all diseases caused by and/or related to the HIV.
- 10) Any consequential or indirect loss or expenses arising out of or related to any Insured Event.
- 11) Arising out of or resulting directly or indirectly due to or as a consequence of pregnancy or treatment traceable to pregnancy and childbirth, abortion and its consequences, tests and treatment relating to infertility and invitro fertilization.
- 12) Arising out of or resulting directly or indirectly while serving in any branch of the Military or Armed Forces of any country during war or warlike operations.

Policy Period

Policy Period for Comprehensive Care Plan should be a minimum of 1 year and a maximum of 3 years.

Sum Insured

Sum Insured for various covers of Comprehensive Care Plan will be linked to the sanctioned loan amount and shall be fixed on the following basis:

Sum Insured Table

Cover	Section No.	Cover	Sum Insured
A	1	Critical Illness Cover	100% of the Sanctioned Loan Amount
	2	Accident Protection Cover	
	3	EMI Payment Cover	
B	4	Fire & Allied Perils Cover: Building	100% of the Sanctioned Loan Amount
		Fire & Allied Perils Cover: Contents	25% of the Sanctioned Loan Amount
	5	Burglary & Robbery Cover: Contents	25% of the Sanctioned Loan Amount
		Burglary & Robbery Cover: Jewellery	5% of the Sanctioned Loan Amount

Premium Rates

Cover A (Critical Illness, Accident Protection Cover & EMI Payment Cover)

Premium Rates to be applied on the sanctioned loan amount, for the above mentioned covers and corresponding Sum Insured, will be as per the Table 1 in the attached Annexure 1.

For Non Salaried Persons, EMI Payment Cover will not be provided. An

allowance in Premium Rate will be provided to non salaried persons as per table 3 in Annexure 1.

Cover B (Fire & Allied Perils (Building & Contents) and Burglary & Housebreaking (Contents and Jewellery))

Premium rates as per table 2 in Annexure 1 to be applied on the sum insured arrived as per the specified % of the sanctioned loan amount as stated in the sum insured table.

Enhancement of Sum Insured

No midterm enhancement of Sum Insured will be allowed under Cover A and Cover B.

The Policy provides an option to the Insured to enhance Sum Insured under Cover B i.e Fire and Allied Perils (Contents and Building) and Burglary and Robbery Cover at the inception of the Cover.

Enhancement of Sum Insured at the time of Renewal:

- Enhancement of Sum Insured under Cover A will be allowed at the time of renewal of the policy only in case of additional loan is sanctioned, subject to underwriting guidelines of the Company.
- Enhancement of Sum Insured under Cover B will be allowed at the time of renewal of the policy, subject to underwriting guidelines of the Company.

Group Discount

For a group of 26 and above, 5% discount in premium is offered.

Policy Buying Process

- Discuss the policy benefits, coverage and premium details with your insurance advisor
 - Actively seek information on the charges and exclusions under the policy
 - Fill the Proposal Form stating your personal details and health profile
 - Ensure that the information given in the Proposal Form is complete and accurate
 - We will process your proposal. Based on the information provided, you may be required to undergo pre-policy medical examination at our network diagnostic centres. Please note that you will have to pay the necessary amount for undergoing the specified medical examination and such tests shall be valid for a maximum period of one (1) month only
 - We will evaluate the reports of your medical test. Depending on our evaluation the company reserves the right to accept or reject the proposal. If your proposal is accepted, then we will issue the Policy subject to receipt of necessary premium. We will also refund 100% of the cost of the pre-policy medical examination to you.
 - The Policy Schedule and Policy Wordings will be sent to your mailing address mentioned on the Proposal Form
- **Pre-Policy Medical Examination**
- Waiver of pre-policy medical examination for loan borrower / co applicants with sanctioned loan amount as stated below:

Age	Sanctioned Loan Amount (In ₹)	No medical test required subject to no adverse health condition
Up to 50 Years	Up to 3 Crores	
51-65 years	Up to 1 Crore	

- b) For all other cases wherever medical examination is required, the necessary amount for undergoing the specified medical examination will have to be borne by the Proposer and such tests shall be valid for a maximum period of one (1) month only. For such cases, the following medical tests will be mandatory:

- MER – Medical Examination Reports
- CBC – Complete Blood Count
- RFT – Renal Function Test
- LFT – Liver Function Test
- FBS – Fasting Blood Sugar
- PPBSL - Post Prandial Blood sugar
- RUA – Routine Urine Examination
- ECG – Electro Cardiogram
- CXR – Chest X-Ray
- TMT – Treadmill Test
- USG – Ultra Sonography
- PSA – Prostate Specific Antigen
- LIPID PROFILE
- HbA1c – Glycoslated HB

If the proposal is accepted, then we will refund 100% of the cost of the pre-policy medical examination to the Proposer

Renewal Process

- Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or moral hazard.
- The policy shall not be renewed if the Insured Person or any one acting on behalf of an Insured Person has acted in an improper, dishonest or fraudulent manner or any misrepresentation under or in relation to this policy or renewal of the Policy poses a moral hazard.
- 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 90 days waiting period. However, any treatment availed for an Illness or Accident sustained or contracted during the break period will not be admissible under the Policy & will be treated as Pre-existing Disease

Free Look Period:

The insured will be allowed a period of 15 days from the date of receipt of policy to review the terms and conditions of policy and to return the same if not acceptable.

If the insured has not made any claim during the free look in period, the insured shall be entitled to

- Refund of the premium paid less any expenses incurred by the insurer on medical examination of the insured person and the stamp duty charges or
- Where the risk is already commenced and the option of return of the policy is exercised by the policy holder a deduction towards proportionate risk premium for period on cover.
- Where only part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.

Revision/Modification of the policy:

There is possibility of Revision/ modification of terms, conditions, coverages or premiums of this product at any time in future with appropriate approval from IRDA. In such an event of revision / modification of the product intimation shall be sent out to all the existing insured members at least 3 months prior to the date of such revision/modification comes into the effect.

Withdrawal of Policy

There is a possibility of withdrawal of this product at any time in future, as the Company reserves the right to so withdraw. In case the company exercises the option to withdraw the product, the company shall send you intimation well in advance of the proposed date of withdrawal.

In such an event, upon the insured seeking renewal of this policy, he/ she can choose among the Company's available and similar health insurance products, the Policy covering the indemnity/ benefit similar to or closely similar to the withdrawn product. Upon Insured so choosing the product, he/ she will be charged the Premium as per Company's Underwriting Policy for such chosen product.

Provided however, if Insured do not respond to Company's intimation regarding the withdrawal of the product under which this Policy is issued, then this Policy shall be withdrawn and shall not be available for renewal on the renewal date and accordingly upon seeking renewal of this Policy, Insured shall have to take a Policy under available products of the Company subject to the insured paying the Premium as per Company's Underwriting Policy for such available product chosen by the Insured and also subject to Portability condition.

Cancellation Process

- You may cancel your policy 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 remaining policy period as per the rates detailed below:

- a. If the Policy is issued for 1 Year:

Period on Risk	% of Annual Premium Refunded
Upto 1 month	75% of premium
Upto 3 months	50% of premium
Upto 6 months	25% of premium
Exceeding 6 months	No Refund

- b. If the policy is issued for 2 years:

Period on Risk	% of Annual Premium Refunded
Upto 1 Year	25% of premium
Exceeding 1 Year	No Refund

- c. If the policy is issued for 3 Years:

Period on Risk	% of Annual Premium Refunded
Upto 1 Year	45% of premium
Upto 2 Years	11% of premium
Exceeding 2 Years	No Refund

- We may cancel your policy by giving you at least 15 days written notice and we shall refund a pro-rata premium for the remaining policy period. Under normal circumstances, you policy will not be cancelled except for reasons of mis-representation, fraud, non-disclosure of material facts or your non-cooperation.

Portability Benefits

- Retail Policies:** As per the Portability Guidelines issued by IRDA, applicable portability continuity benefits w.r.t. 90 days waiting period under Critical Illness Cover shall be passed on to you if you were holding a similar retail health insurance policy of other Indian non-life insurer. The portability continuity benefits shall be applicable to the sum insured under the previous policy and also to an enhanced sum insured, if you request, to the extent of cumulative bonus acquired from the previous insurer under the previous policy. The pre-policy medical examination requirements and provisions for such cases shall remain similar to non-portable cases.

- Group Policies:** As per the Portability Guidelines issued by IRDA, applicable portability continuity benefits w.r.t. 90 days waiting period under Critical Illness Cover shall be passed on to you if you were insured under a similar group insurance policy issued by us and are now availing an individual Comprehensive Care Plan. However, such benefits shall be applicable only in the event of discontinuation/non-renewal of the similar group insurance policy (applicable for both employer-employee relationships and non-employer-employee relationships) and/or you leaving the group on account of resignation/retirement (applicable for employer-employee relationships) or termination of relationship with the Group Administrator (applicable for non-employer-employee relationships). The portability continuity benefits shall be applicable to the sum insured under the previous policy and also to an enhanced sum insured, if you request, to the extent of cumulative bonus acquired from us under the previous policy. The pre-policy medical examination requirements and provisions for such cases shall remain similar to non-portable cases.

- Specific Institution Policies:** Where the policy has been offered to you as a customer of a specific institution with which we have a tie-up and in the event of the particular tie-up being discontinued, continuity of coverage will be provided to you under the same or similar policies available with us during such period.

Claims Process

- Call our Toll Free No. 1-800-225858 (for for BSNL / MTNL lines only) or 1-800-1025858 (for Bharti users - mobile / landline) or 020-30305858
- Submit the completely filled claim form at the nearest Bajaj Allianz General Insurance Office

ANNEXURE 1

TABLE 1: PREMIUM RATES FOR COVER A

Loan Period	1 year	2 years	3 years & above	
	Policy Period			
	1 year	2 years	3 years	
Age Band	Rates (excluding Service Tax) in %			
	18-25 Years	0.314	0.610	0.890
	26-30 Years	0.349	0.679	0.990
	31-35 Years	0.445	0.864	1.260
	36-40 Years	0.565	1.097	1.600
	41-45 Years	1.179	2.291	3.340
	46-50 Years	2.156	4.191	6.110
	51-55 Years	3.342	6.495	9.470
	56-60 Years	5.650	10.981	16.010
	61-65 Years	8.587	16.688	24.330
	66-68 Years	15.308	29.750	43.374
69-71 Years	20.192	39.240	57.211	
72-74 Years	25.289	49.147	71.654	
75 Years and Above	30.347	58.976	85.985	

TABLE 2: PREMIUM RATES FOR COVER B

Sr. No.	Cover	Policy Period 1 Year	Policy Period 2 Years	Policy Period 3 Years
Premium Rates (excluding Service Tax) in %				
4	Fire & Allied Perils Cover: Building	0.060	0.117	0.170
	Fire & Allied Perils Cover: Contents	0.060	0.117	0.170
5	Burglary & Robbery Cover: Contents	0.225	0.437	0.638
	Burglary & Robbery Cover: Jewellery	0.338	0.657	0.958

TABLE 3: ALLOWANCE IN RATE FOR SELF EMPLOYED PERSONS AS EMI COVER IS NOT GIVEN TO SELF EMPLOYED PERSON

Loan Period	1 Year	2 Years	3 Years & above
Policy Period			
Age Band			
Premium Rates (excluding Service Tax) in %			
18-25	0.007	0.016	0.024
26-30	0.007	0.016	0.024
31-35	0.007	0.016	0.024
36-40	0.007	0.016	0.024
41-45	0.007	0.016	0.024
46-50	0.007	0.016	0.024
51-55	0.010	0.021	0.032
56-60	0.010	0.021	0.032
61-65	0.010	0.021	0.032

Group Discount

For a group of 26 members and above, 5% discount in premium is offered



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C.E. Plaza, Airport Road, Yerawada,
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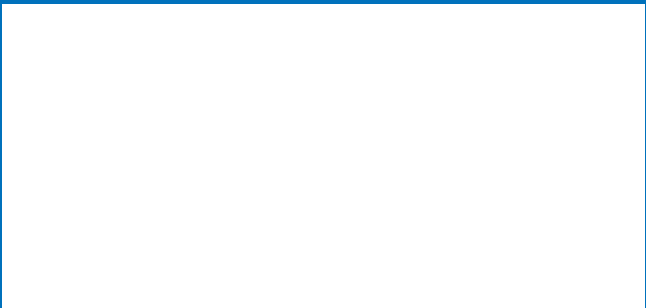
For Any Query (toll Free)
1800-209-0144 / 1800-209-5858



www.bajajallianz.com



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Disclaimer – The above information is only indicative in nature and for more details on the coverage, terms and exclusions, please get in touch with our nearest office. Insurance is the subject matter of the solicitation



Relationship Beyond Insurance