



Benefit	Compensation
Accidental Hospitalization Expenses	Reimbursement of expenses (as per plan opted) in case of hospitalization arising out of accidents only
Hospital Confinement	Hospital Confinement payable as per the plan opted for a maximum of 30 days hospitalization
Children's Education Bonus	Rs. 5000/- for a child or Rs. 10,000/- maximum for 2 children below the age of 19

How do I submit my claim?

- If you meet with an accident and injure any part of your body that may result in a claim, you or someone claiming on your behalf must inform us in writing immediately, and in any event within 14 days.
- In case of death due to accident, the same must be informed to us in writing immediately and send us a copy of the post mortem report within 14 days.

What are the steps to be taken?

- You must immediately consult a Doctor and follow the advice and treatment that he recommends.
- You must get yourself examined by our medical advisors if we ask for this, and as often as we consider this to be necessary.
- You or someone claiming on your behalf must promptly give us the documentation and other information we ask for to investigate the claim or our obligation to make payment for it.

How soon can I get my compensation? What is the mode of payment?

- Bajaj Allianz believes in quick processing. Claims are processed within seven working days from the date of fulfilling all the requirements.

- You must get yourself examined by our medical advisors if we ask for this, and as often as we consider this to be necessary.

What are the important exclusions under this policy?

- Accidental bodily injury that you meet with:
 - Through suicide, self-inflicted injury, pregnancy or child birth, pre-existing, venereal or sexually transmitted diseases.
 - While under the influence of liquor or drugs:
 - Through deliberate or intentional, unlawful criminal act, error or omission.
- Your consequential losses of any kind or your actual alleged legal liability.
- And others as listed in policy.

Who is entitled to get the payment?

The payment will be made to you or your nominee. If there is no nominee and you are incapacitated or deceased, we will pay your heir, executor or validly appointed legal representative and any payment we make in this way will be a complete and final discharge of our liability to make payment.

How do I get my Premium Personal Guard Policy?

Call our toll free number or contact any of our agents directly. We will take through our user-friendly procedures, step-by-step. Or visit our website www.bajajallianz.co.in to take our policy.

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:



HOSPITAL CASH



HEALTH GUARD



OFFICE PACKAGE



HOUSE HOLDERS



TRAVEL COMPANION



SILVER HEALTH



TRAVEL ELITE



MOTOR VEHICLE



CRITICAL ILLNESS



Call : 1-800-225858 (free calls from BSNL/MTNL lines only) or
1-800-1025858 (free calls from Bharti - mobile / landline)
or 020-30305858



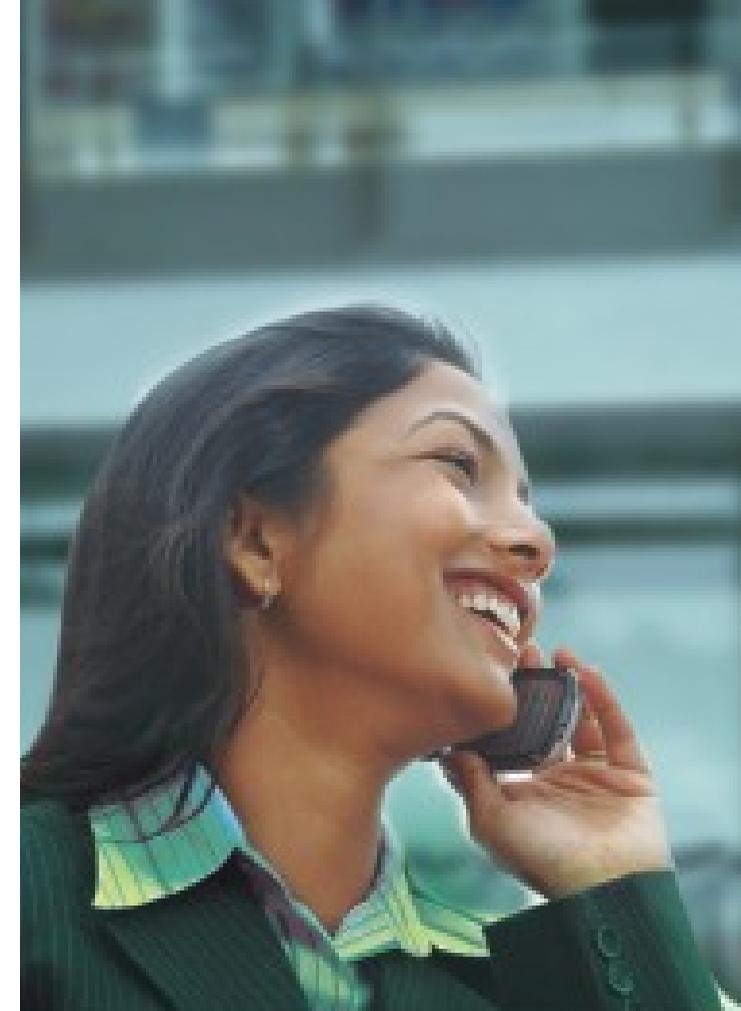
info@bajajallianz.co.in

Bajaj Allianz General Insurance

www.bajajallianz.com

Insurance is the subject matter of solicitation PPG_BR_8-8-07

Premium
Personal Guard
From Insecure to Secure



Bajaj Allianz

Bajaj Allianz General Insurance Company is a dynamic partnership between: Bajaj Auto Ltd. India's largest 2 & 3 wheeler manufacturer, diversified into Auto Finance, Steel, etc. & Allianz SE the world's largest insurance company with 700 subsidiaries across 70 countries. 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 in-depth market knowledge and good will of Bajaj Auto. 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

 Global expertise & local knowledge

 Innovative packages to match individual needs

 Quick disbursement of claims



Highest compensation of 200% of Sum Insured for PTD



Premium Personal Guard



Insures accidental risks

In hustle-bustle of our demanding lives we are not prepared for any unforeseeable risks. Unexpected treatment and hospitalization can burn a hole through our pocket. It can also cause serious mental anxiety and stress.

Premium Personal Guard supports you in the hour of crisis and helps you bear the cost of unforeseeable calamities. This policy provides security for the future and ensures complete peace of mind for you and your family.

What is Premium Personal Guard Policy?

Premium Personal Guard covers the insured against bodily injury or death caused due to accident and offers high sum assured ranging from 10 to 25 lakhs.

Who is eligible for this policy?

Any Indian citizen between 18 to 65 years is eligible for this policy.

This policy is offered to Risk Class 1.

Risk Level I:

Administrative / managing functions, accountants, doctors, lawyers, architects, teachers and similar occupations

What are the premium rates / coverage for this policy?

Plan		'A'	'B'	'C'	'D'
SI (Rs.)		10,00,000	15,00,000	20,00,000	25,00,000
Base Plan	Death	100%	100%	100%	100%
	PTD ¹	200%	200%	200%	200%
	PPD ²	As per table			
	TTD ³ (Rs./wks.)	5000/100	5000/100	7500/100	10000/100
ADD ON	Accidental Hospitalization Benefit (Rs.)	2,00,000	3,00,000	4,00,000	5,00,000
	Accidental Hospital Cash (Rs./30 days)	1000	1500	2000	2500
Premium	Base Plan*	1300	2100	2875	3650
	Add on*	475	710	950	1200
Additional Member 'A'	Spouse	50% benefits Of Self plan			
	Base plan*	650	1050	1438	1825
	Add on*	238	355	475	600
Additional Member 'B'	Each Child	25% Benefits of Self plan			
	Base Plan*	325	525	719	913
	Add on*	119	178	238	300

*Service Tax Extra. 1. PTD - Permanent Total Disability 2. PPD- Permanent Partial Disability 3. TTD- Temporary Total Disability

*TTD benefit not available for children

In case of permanent partial disablement, we will pay the percentage, of the sum assured as applicable given in the table below:

Scale of benefits description	Compensation as % of SI
An arm at the shoulder joint	70
An arm above the elbow joint	65
An arm beneath the elbow joint	60
A hand at the wrist	55
A thumb	20
An index finger	10
Any other finger	5
A leg above the mid-thigh	70
A leg upto mid-thigh	60
A leg upto beneath the knee	50
A leg upto mid-calf	45
A foot at the ankle	40
A large toe	5
Any other toe	2
An eye	50
Hearing loss in one ear	30
Hearing loss on both ears	75
Sense of smell	10
Sense of taste	5

What are the benefits of this policy?

- Highest compensation of 200 % of the sum insured in case of permanent total disability for self.
- Hospital confinement - Rs. 1000/- to Rs. 2500/- as per the plan opted per day for a maximum of 30 days of hospitalization
- Hospitalization Expenses arising out of accident.
- Children's education bonus / in case of death or permanent total disablement of self.
- Cumulative bonus @ 5% per claim free year to a maximum of 50%.(reduced by 10% if claim is lodged).