

■ Bajaj Allianz

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 the 110 year old Allianz SE, and in depth market knowledge and good will of Bajaj brand in India. 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

Bajaj Allianz General insurance company introduces Health Ensure Policy - a unique policy cover that ensures complete freedom from anxious moments of hospital bills for hospitalisation due to serious accident or illness.

■ How does the Health Ensure Policy benefit me?

In the times of rising medical costs Bajaj Allianz's Health Ensure 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.

■ What are the Special Features of the policy?

- No medical tests required, for new proposals up to 55 yrs, subject to no adverse health conditions
- Pre-existing Diseases are covered after 2 years continuous renewal
- The premium rates are different for Metros and Non –Metro

■ What is the eligible age?

- Entry age for the proposer spouse and dependent parent is 18 years to 65 years
- Dependent children can be covered from 3 months to 25 years of age can be covered along with their parents

■ Who can be covered under the Policy?

Self, spouse, dependant children, dependent parents, can

be covered under this policy

■ What is the renewal age?

Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or moral hazard.

■ What are the Sum Insured Options available?

- Rs 50000
- Rs 75000
- Rs 100000

■ What is the policy period?

This is an annual policy

■ What are the details of coverage the policy offers?

- With Health Ensure, the member has access to cashless facility in more than 3300 empanelled hospitals across the country subject to terms and conditions of the policy.
- In case the member opts for hospitals other than the empanelled ones the expenses incurred would be reimbursed within 30 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 per policy period.
- 130 days care procedures covered subject to terms and conditions.
- The medical expenses under Health Ensure are covered subject to the following limits

	Hospitalisation 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 All admissible Claims under (i) & (ii) during the policy period	Up to 2% of SI per day 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?

- 5% family discount ,if 2 or more family members are covered
- Free Health Check UP at Designated Bajaj Allianz Empanelled Diagnostic centre after every 4 claim free policy periods with us (Physician Consultation, ECG, Complete Blood Count, Urine Routine)
- Income tax benefit on the premium paid as per section 80 D of the Income Tax Act

■ What is the pre policy medical check up criteria?

- No Medical tests up to 55 years, subject to no adverse medical history.
- Pre policy medical check up mandatory for members of age 56 years and above.
- The pre-policy check up would be arranged at our empanelled diagnostic centers.
- 50 % cost of pre-policy check up would be refunded if the proposal is accepted & policy is issued.
- List of tests required to be done: Medical Tests required as listed below:
Full Medical Report, CBC, Urine R, ECG, Lipid profile, Fasting BSL, HbA1c, SGOT, SGPT, GGTP, Sr Creatinine.

■ What are the exclusions under this policy?

- Benefits will not be available for Any Pre-existing condition, ailment or injury, until 24 months of continuous coverage have elapsed, after the date of inception of the first Health Ensure policy.
- One year waiting period applicable for below diseases: Any types of gastric or duodenal ulcers, Surgery of varicose veins and varicose ulcers, hydrocele, undescended testes, congenital internal diseases and surgery for any skin ailment.
- First 2 years waiting period applicable for below diseases:
Any types of cataracts, benign prostatic hypertrophy, hernia of all types, fistulae, haemorrhoids, 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 tumours/ cysts/nodules/polyps of any kind including breast lumps.
- Four years waiting period applicable for below ailments: Gout and rheumatism, surgery for prolapsed inter vertebral disc and joint replacement surgery unless

such surgery is necessitated by accidental Bodily Injury.

- 30 days waiting period is applicable from date of first policy inception for any illness/ disease except for Accidental Bodily Injury.
- War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority.
- Circumcision, cosmetic or aesthetic treatments, surgery for change of life/gender.
- Any form of plastic surgery (unless necessary for the treatment of illness or accidental Bodily Injury) and and the cost of spectacles, contact lenses, hearing aids, crutches, dentures, artificial teeth and all other external appliances and/or devices whether for diagnosis or treatment.
- Dental treatment or surgery of any kind unless requiring hospitalisation and as a result of accidental Bodily Injury to natural teeth.
- Convalescence, general debility, rest cure, congenital external diseases or defects or anomalies.
- Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol) and treatment due to use or abuse of any substance, drug or alcohol and treatment for de-addiction.
- Human Immunodeficiency Virus or Variant/mutant viruses and AIDS, Venereal disease or any sexually transmitted disease.
- Medical Expenses relating to any hospitalisation primarily and specifically for diagnostic, X-ray or laboratory examinations and investigations.
- Any claim directly or indirectly caused by or contributed to by nuclear weapons and/or materials.
- Treatment arising from or traceable to pregnancy and childbirth and related complications. (Ectopic pregnancy is covered under the policy)
- Vaccination or inoculation unless forming a part of post bite treatment.
- Any fertility, sub fertility or assisted conception operation or sterilization procedure.
- Vitamins, tonics, nutritional supplements unless forming part of the treatment for injury or disease as certified by the attending Doctor
- Experimental, unproven or non-standard treatment.

- Surgery to correct deviated nasal septum and hypertrophied turbinate.
- Treatment for any other system other than modern medicine (also known as Allopathy)
- Expenses related to donor screening, treatment, including surgery to remove organs from a donor in the case of transplant surgery.
- Weight management services and treatment related to weight reduction programmes including treatment of obesity.
- Treatment for any mental illness or psychiatric illness.

■ When can I enhance my sum insured?

- Sum Insured enhancement can be done at renewals.
- For enhancement of sum insured, fresh proposal form along with the renewal notice should be submitted

■ Special Conditions:

■ 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 policy documents, provided there has been no claim

■ Renewal & Cancellation

- Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or 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 30 days/ one year waiting periods/ two year waiting period / Four year waiting periods and Health Check-up benefit. Any medical expenses incurred as a result of disease condition/ Accident contracted during the break period will not be admissible under the policy.
- 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.
- After the completion of maximum renewal age of dependant children, the policy would be renewed for lifetime. However a separate proposal form should be submitted to us at the time of renewal with the insured member as proposer. Suitable credit of continuity/waiting periods for all the previous policy years would be extended in the new policy, provided the policy has been maintained

- without a break.
- Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.
- 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. Under normal circumstances, policy will not be cancelled except for reasons of non-disclosure while proposing for insurance and/or lodging any fraudulent claim.
- 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.

Period on Risk	% of Annual Premium Refunded
Upto 1 month	75.00%
Exceeding 1 month and upto 3 months	50.00%
Exceeding 3 months and upto 6 months	25.00%
Exceeding 6 months	Nil

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 One year waiting periods/Two year waiting period / Four year waiting periods and Health Check-up benefit.
- Any medical expenses incurred as a result of disease condition/ Accident contracted during the break period will not be admissible under the policy.

Portability Conditions

- As per the Portability Guidelines issued by IRDA, If you are insured under any other health insurance policy of Non life insurer you can transfer to Health Ensure policy with all your accrued benefits after due allowances for waiting periods and enjoy all the available benefits of Health Ensure.
- The pre-policy medical examination requirements and provisions for such cases shall remain similar to non-portable cases

Revision/ Modification of the policy:

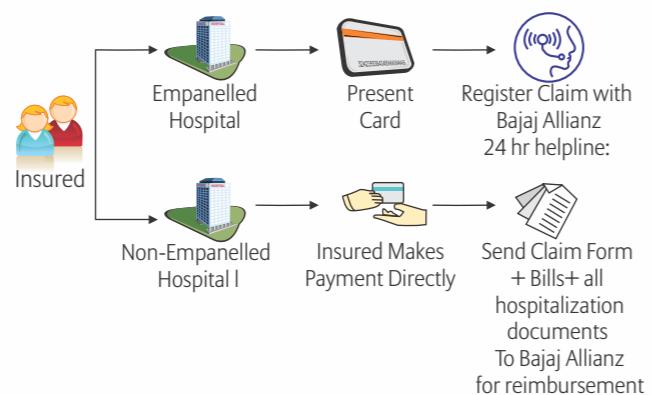
There is a possibility of revision/ modification of terms,

conditions, coverages and/or premiums of this product at any time in future, with appropriate approval from IRDA. In such an event of revision/modification of the product, intimation shall be set 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 possibility of withdrawal of this product at any time in future with appropriate approval from IRDA, as We reserve Our 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 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.

What would be the process in case of a claim under my Health Ensure policy?



We also offer following Insurance policies:

 HEALTH GUARD	 SILVER HEALTH	 HOSPITAL CASH DAILY ALLOWANCE	 CRITICAL ILLNESS
 PERSONAL GUARD	 HEALTH ENSURE	 TAX GAIN	 STAR PACKAGE

Annual premium charts:

A) Standard Rates Applicable for cities other than Metros

Age/ Sum Insured	Rs 50000	Rs 75000	Rs 100000
3M-25yrs	638	821	1003
26-40 Yrs	684	924	1163
41-45 Yrs	878	1184	1490
46-55 Yrs	1385	1879	2374
56-60 Yrs	2120	2877	3634
61-65 Yrs	2438	3309	4179
66-70 Yrs	2681	3639	4596
71-75 Yrs	2949	4003	5056
76yrs & above	3392	4603	5814

Premiums are exclusive of GST

B) Standard Rates Applicable For Metros (Delhi, Mumbai, Bangalore, Chennai and Kolkata)

Age/ Sum Insured	Rs 50000	Rs 75000	Rs 100000
3M-25yrs	696	895	1093
26-40 Yrs	746	1007	1267
41-45 Yrs	957	1290	1624
46-55 Yrs	1510	2049	2588
56-60 Yrs	2311	3136	3961
61-65 Yrs	2657	3606	4556
66-70 Yrs	2923	3966	5010
71-75 Yrs	3215	4363	5511
76yrs & above	3697	5017	6338

Premiums are exclusive of GST

Premiums for age 66 yrs and above are renewal premiums

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Get yourself and your family covered by Health Ensure today and sleep easy.


- Cashless facility offered through network hospitals of Bajaj Allianz only.
- Cashless facility at 3300+ Network hospitals PAN India.
- Special discounts and offers through our value added providers.*

To know more visit our website, Website: www.bajajallianz.com or get in touch with Email: wellness.HAT@bajajallianz.co.in; 24*7 helpline number: 1800-103-2529 (toll free) / 020-30305858

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

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

 Bajaj Allianz General Insurance Co. Ltd.
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 For Any Query (toll Free)
For Sales and Renewal-1800- 209- 0144
For service- 1800- 209- 5858 / 1800- 102- 5858 / 020-30305858

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HE/ V002/ wef 1st Oct 2013
Insurance is the subject matter of the solicitation

Disclaimer – The above terms & conditions are indicative in nature, for details please get in touch with the nearest office.

Bajaj Allianz
Health EnSure

Ensuring you
THE MAXIMUM!





Relationship Beyond Insurance