

Bajaj Allianz General Insurance Company Limited

UIN:IRDA/NL-HLT/BAGI/P-H/V.1/111/13-14

Issuing Office :

Extra Care - Customer Information Sheet

Sr No.	Title	Description	Refer To Policyclause Number
1	Product Name	Extra Care	
2	What am I covered for?	<p>1. Medical Expenses If You/Your family member(s) named in the schedule are hospitalised on the advice of a Doctor because of Illness or accidental Bodily Injury sustained or contracted during the Policy Period, then We will pay You, Reasonable charges Medical Expenses incurred , in excess of the deductible stated in the schedule.</p> <p>a. Hospitalization expenses:- As an in-patient in a Hospital for accommodation; Boarding Expenses including patients diet as provided by the hospital / nursing home ; nursing care; the attention of medically qualified staff; undergoing medically necessary procedures; medical consumables;</p> <p>b. Pre-hospitalization expenses In respect of the medical treatment of an Illness during the consecutive 60-day period immediately preceding Your admission to Hospital for that Illness</p> <p>c. Post-hospitalization expenses In respect of medical treatment and essential investigations for a period of upto 90 days after discharge from a Hospital for medical treatment related to the Illness or Accidental Bodily Injury</p> <p>2. Ambulance Expenses If a claim under Cover 1) is accepted, We will also pay the ambulance expenses to a maximum of Rs 3000 per valid hospitalization claim for transferring You/Your family member(s) named in the schedule to or between Hospitals in the Hospital's ambulance or in an ambulance provided by any ambulance service provider.</p>	<p>Section A.1 a.</p> <p>Section A.1.b.</p> <p>Section A 1.c</p> <p>Section A 2</p>
3	What are the major exclusions in the policy?	<p>1. 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 and claims due to nuclear weapons and/or materials.</p> <p>2. Circumcision, cosmetic or aesthetic treatments, surgery for change of life/gender.</p> <p>3. Any form of plastic surgery (unless necessary for the treatment of cancer ,burns or accidental Bodily Injury).</p> <p>4. The cost of spectacles, contact lenses, hearing aids, crutches, artificial limbs, dentures, artificial teeth and all other external medical equipments or devices</p> <p>5. Dental treatment or surgery of any kind unless as a result of Accidental Bodily Injury to natural teeth and also requiring hospitalization.</p> <p>6. Convalescence, general debility, rest cure, congenital external diseases or defects or anomalies, genetic disorders, stem cell implantation or surgery, or growth hormone therapy.</p> <p>7. 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.</p> <p>8. Human Immunodeficiency Virus or Variant/mutant viruses and AIDS, Venereal disease or any sexually transmitted disease .</p> <p>9. Hospitalisation primarily and specifically for diagnostic, X-ray or laboratory examinations and investigations.</p> <p>10. Treatment arising from or traceable to pregnancy and childbirth and related complications. (Ectopic pregnancy is covered under the policy)</p> <p>11. Vaccination or inoculation unless forming a part of post bite treatment.</p> <p>12. Any fertility, sub fertility, impotence or assisted conception operation or sterilization</p>	<p>Section C.4 and C.15</p> <p>Section C.5</p> <p>Section C.6</p> <p>Section C.7 and C.8</p> <p>Section C.9</p> <p>Section C.10</p> <p>Section C.11 and C.12</p> <p>Section C.13 and C.24</p> <p>Section C.14</p> <p>Section C.16</p> <p>Section C.17</p> <p>Section C.18</p>

		procedure.											
		13. Vitamins, tonics, nutritional supplements unless forming part of the treatment	Section C.19										
		14. Treatment for any other system other than modern medicine (also known as Allopathy), Experimental, unproven or non-standard treatment.	Section C.20 and C 22										
		15. Surgery to correct deviated septum and hypertrophied turbinate.	Section C.21										
		16. Expenses related to donor screening, treatment, including surgery to remove organs from a donor in the case of transplant surgery.	Section C.23										
		17. Weight management services and treatment related to weight reduction programmes including treatment of obesity.	Section C.25										
		18. Treatment for any mental illness or psychiatric illness.	Section C.26										
4	Waiting periods	1. Benefits will not be available for Any Pre-existing condition, ailment or injury, until 48 months of continuous coverage have elapsed, after the date of inception of the first Extra Care policy with us.	Section C.1										
		2. 4 yrs waiting period for joint replacement surgery unless such joint replacement surgery is necessitated by accidental Bodily Injury.	Section C.2										
		3. 30 days waiting period is applicable from date of first policy inception for any illness/ disease except for Accidental Bodily Injury.	Section C.3										
5	Payout basis	1. Inpatient Hospitalisation benefit on indemnity payment basis.	Section A										
6	Cost sharing	Deductible amount stated in the schedule shall be borne by the insured in respect of each and every hospitalization claim incurred in the policy period.	Section A.1										
7	Renewal Conditions	i. Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or moral hazard. ii. 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 waiting period / Four year waiting periods . Any medical expenses incurred as a result of disease condition/ Accident contracted during the break period will not be admissible under the policy.	Section D10										
8	Special Condition	Free Look Period You have a period of 15 days from the date of receipt of the policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation. If you have not made any claim during the Free look period, you shall be entitled to refund of premium subject to, <ul style="list-style-type: none"> • a deduction of the expenses incurred by Us on Your medical examination, stamp duty charges, if the risk has not commenced, • a deduction of the stamp duty charges, medical examination charges & proportionate risk premium for period on cover, If the risk has commenced • a deduction of such proportionate risk premium commensurating with the risk covered during such period, where only a part of risk has commenced 	Section D9										
9	Renewal Benefits:	NA	NA										
10	Cancellation	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 the We shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below <table border="0"> <tr> <td>PERIOD ON RISK</td> <td>RATE OF PREMIUM REFUNDED</td> </tr> <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> </table>	PERIOD ON RISK	RATE OF PREMIUM REFUNDED	Upto one month	75% of annual rate	Upto three months	50% of annual rate	Upto six months	25% of annual rate	Exceeding six months	Nil	Section D10
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(LEGAL DISCLAIMER) NOTE: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the KFD and the policy document the terms and conditions mentioned in the policy document shall prevail.