

BAJAJ ALLIANZ HEALTH GUARD

KEEPING YOUR FAMILY
HEALTHY AND HAPPY!



Caringly yours



Health Guard Policy provides you with a comprehensive range of benefits, ensuring you are covered for the larger expenses related to illness/surgery.

Bajaj Allianz's Health Guard is designed to suit all your health care needs. It takes care of the medical treatment expenses incurred during hospitalization resulting from serious illness or accident. This cover has comprehensive benefits with affordable price suitable to your needs.

Your health is precious to you - it enables you to live your life the way you please. But a sudden illness or accident can put a stop to your way of living and empty your savings. Protect yourself from the financial burden at the time of hospitalization with the Bajaj Allianz Health Guard Policy. Now you don't ever have to worry about not having enough money for treatment in case things go wrong.

- **What are the Plans available under Health Guard policy?**

There are two plans available

- Silver Plan
- Gold Plan

- **What are the Sum Insured options available under the policy?**

- Health Guard –Silver Plan: Rs.1.5/2lacs
- Health Guard –Gold Plan: 3/4/5/7.5/10/15/20/25/30/35/40/45/50lacs

- **What is the entry age?**

- Proposer /Spouse /Parents/Sister/ Brother/ Father In law/ Mother In law/ Aunt/ Uncle 18 yrs to 65 years
- Dependent Children/Grandchildren: 3 months– 30yrs

- **What is the renewal age?**

- The policy is renewable for lifetime.
- For Dependent Children/ Grand Children- Renewal up to 35 years.
After the completion of maximum renewal age of dependent children, the policy would be renewed for lifetime; subject to 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

- **What is the Policy Period?**

- Policy can be taken for 1year/2years OR 3years.

- **What is premium paying term?**

- Annual Premium payment for 1 year policy & for long term policies of 2/3 years the total long term premium would be collected at the time of risk inception and renewal as well.
- Premium can also be paid on instalment basis- Annual (for long term policies), Half yearly, Quarterly or Monthly



- **Is this a floater policy / individual policy?**
- Policy provides Individual as well as Floater sum insured options under both plans.
- **Who can be covered under Health Guard Policy?**
- Self, Spouse, Dependent Children, Grandchildren, Parents, Sister, Brother, Father In law, Mother In law, Aunt, Uncle can be covered under individual option
- Self, Spouse, dependent children can be covered under floater option. For parents, Father in Law/Mother in Law separate policy can be taken
- **Benefits under the Policy**

HEALTH GUARD – SILVER PLAN

1. In-patient Hospitalisation Treatment

If You are hospitalized on the advice of a Doctor as defined under the policy, because of Illness or Accidental Bodily Injury sustained or contracted during the Policy Period, then We will pay You, Reasonable and Customary Medical Expenses incurred subject to

- i. Room, Boarding and Nursing Expenses as provided by the Hospital/Nursing Home up to 1% of Sum Insured per day (Excluding Cumulative Bonus) or actual, whichever is lower.
- ii. If admitted in ICU, we will pay up to actual expenses provided by Hospital.
- iii. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees.
- iv. Anesthesia, Blood, Oxygen, Operation Theatre Charges, surgical appliances, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like Pacemaker, orthopedic implants, infra cardiac valve replacements, vascular stents, relevant laboratory diagnostic tests, X-ray and such similar expenses that are medically necessary.

Note: In case of admission to a room at rates exceeding the limits as mentioned under 1.(i) , the reimbursement of all other expenses incurred at the Hospital, with the exception of cost of medicines, shall be payable in the same proportion as the admissible rate per day bears to the actual rate per day of room rent charges.

2. Pre-Hospitalisation

The Medical Expenses incurred during the 60 days immediately before you were Hospitalised, provided that: Such Medical Expenses were incurred for the same illness/injury for which subsequent Hospitalisation was required, and We have accepted an inpatient Hospitalisation claim under Inpatient Hospitalisation Treatment Cover.

3. Post-Hospitalisation

The Medical Expenses incurred during the 90 days immediately after You were discharged post Hospitalisation provided that: Such costs are incurred in respect of the same illness/injury for which the earlier Hospitalisation was required, and We have accepted an inpatient Hospitalisation claim under Inpatient Hospitalisation Treatment Cover.



4. Road Ambulance

We will pay the reasonable cost to a maximum of Rs 20000/- per policy year incurred on an ambulance offered by a healthcare or ambulance service provider for transferring You to the nearest Hospital with adequate emergency facilities for the provision of health services following an Emergency.

We will also reimburse the expenses incurred on an ambulance offered by a healthcare or ambulance service provider for transferring You from the Hospital where you were admitted initially to another hospital with higher medical facilities.

Claim under this section shall be payable by Us only when:

- i. Such life threatening emergency condition is certified by the Medical Practitioner, and
- ii. We have accepted Your Claim under "In-patient Hospitalisation Treatment" or "Day Care Procedures" section of the Policy.

Subject otherwise to the terms, conditions and exclusions of the Policy.

This benefit will be applicable annually for policies with term more than 1 year.

5. Day Care Procedures

We will pay you the medical expenses as listed above under In-patient Hospitalisation Treatment Cover for Day care procedures/ Surgeries taken as an inpatient in a hospital or day care centre but not in the outpatient department. Indicative list of Day Care Procedures is given in the annexure I of Policy wordings.

6. Organ Donor Expenses

We will pay expenses towards organ donor's treatment for harvesting of the donated organ, provided that,

- i. The organ donor is any person whose organ has been made available in accordance and in compliance with THE TRANSPLANTATION OF HUMAN ORGANS (AMENDMENT) BILL, 2011 and the organ donated is for the use of the Insured Person, and
- ii. We have accepted an inpatient Hospitalisation claim for the insured member under In Patient Hospitalisation Treatment Cover.

7. Convalescence Benefit

In the event of insured hospitalised for a disease/ illness/ injury for a continuous period exceeding 10 days, We will pay benefit amount of Rs. 5,000 per policy year.

This benefit will be triggered provided that the hospitalization claim is accepted under In Patient Hospitalisation Treatment Cover.

This benefit will be applicable annually for policies with term more than 1 year.



8. Daily Cash Benefit for Accompanying an Insured Child

We will pay Daily Cash Benefit of Rs. 500 per day maximum up to 10 days during each policy year for reasonable accommodation expenses in respect of one parent/legal guardian, to stay with any minor Insured Person (under the Age of 12), provided the hospitalization claim is paid under Inpatient Hospitalisation Treatment Cover.

This benefit will be applicable annually for policies with term more than 1 year.

9. Sum Insured Reinstatement Benefit

If Inpatient Hospitalization Treatment Cover Sum Insured and cumulative bonus (if any) is exhausted due to claims lodged during the Policy year, then it is agreed that 100% of the Sum Insured specified under Inpatient Hospitalization Treatment Cover be reinstated for the particular Policy year provided that:

- i. The reinstated Sum Insured will be triggered only after the Inpatient Hospitalization Treatment Cover Sum Insured inclusive of the Cumulative Bonus (If applicable) has been completely exhausted during the policy year;
- ii. The reinstated Sum Insured can be used for claims made by the Insured Person in respect of the benefits stated in Inpatient Hospitalization Treatment Cover.
- iii. If the claimed amount is higher than the Balance Sum Insured inclusive of the Cumulative Bonus (If applicable) under the policy, then this benefit will not be triggered for such claims
- iv. The reinstated Sum Insured would be triggered only for subsequent claims made by the Insured Person. In case of relapse within 45 days, this benefit will not trigger
- v. This benefit is applicable only once during each policy year & will not be carried forward to the subsequent policy year/ renewals if the benefit is not utilized.
- vi. This benefit is applicable only once in life time of Insured Person covered under this policy for claims regarding CANCER OF SPECIFIED SEVERITY and KIDNEY FAILURE REQUIRING REGULAR DIALYSIS as defined under the policy.
- vii. This benefit will be applicable annually for policies with term more than 1 year.
- viii. Additional premium would not be charged for reinstatement of the Sum Insured.
- ix. In case Family Floater policy, Reinstatement of Sum Insured will be available for all Insured Persons in the Policy.

10. Preventive Health Check Up

At the end of block of every continuous period of 3 years during which You have held Our Health Guard policy, You are eligible for a free Preventive Health checkup. We will reimburse the amount equal to 1% of the sum insured max up to Rs. 2000/- for each member in Individual policy during the block of 3 years. This benefit can be availed by proposer & spouse only under Floater Sum Insured Policies.

You may approach us for the arrangement of the Health Check up. For the avoidance of doubt, We shall not be liable for any other ancillary or peripheral costs or expenses (including but not limited to those for transportation, accommodation or sustenance).



HEALTH GUARD GOLD PLAN

1. In-patient Hospitalisation Treatment

If You are hospitalized on the advice of a Doctor as defined under the policy because of Illness or Accidental Bodily Injury sustained or contracted during the Policy Period, then We will pay You, Reasonable and Customary Medical Expenses incurred subject to

- i. Room, Boarding and Nursing Expenses as provided by the Hospital/Nursing Home without any sublimit.
- ii. If admitted in ICU, we will pay up to actual expenses provided by Hospital.
- iii. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees.
- iv. Anesthesia, Blood, Oxygen, Operation Theatre Charges, surgical appliances, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like Pacemaker, orthopedic implants, infra cardiac valve replacements, vascular stents, relevant laboratory diagnostic tests, X-ray and such similar expenses that are medically necessary.

2. Pre-Hospitalisation

The Medical Expenses incurred during the 60 days immediately before you were Hospitalised, provided that: Such Medical Expenses were incurred for the same illness/injury for which subsequent Hospitalisation was required, and We have accepted an inpatient Hospitalisation claim under Inpatient Hospitalisation Treatment Cover.

3. Post-Hospitalisation

The Medical Expenses incurred during the 90 days immediately after You were discharged post Hospitalisation provided that: Such costs are incurred in respect of the same illness/injury for which the earlier Hospitalisation was required, and We have accepted an inpatient Hospitalisation claim under Inpatient Hospitalisation Treatment Cover.

4. Road Ambulance

We will pay the reasonable cost to a maximum of Rs 20000/- per policy year incurred on an ambulance offered by a healthcare or ambulance service provider for transferring You to the nearest Hospital with adequate emergency facilities for the provision of health services following an Emergency.

We will also reimburse the expenses incurred on an ambulance offered by a healthcare or ambulance service provider for transferring You from the Hospital where you were admitted initially to another hospital with higher medical facilities.

Claim under this section shall be payable by Us only when:

- i. Such life threatening emergency condition is certified by the Medical Practitioner, and
- ii. We have accepted Your Claim under "In-patient Hospitalisation Treatment" or "Day Care Procedures" section of the Policy.

Subject otherwise to the terms, conditions and exclusions of the Policy.

This benefit will be applicable annually for policies with term more than 1 year.



5. Day Care Procedures

We will pay you the medical expenses as listed above under In-patient Hospitalisation Treatment Cover for Day care procedures / Surgeries taken as an inpatient in a hospital or day care centre but not in the outpatient department. Indicative list of Day Care Procedures is given in the annexure I of Policy wordings.

6. Organ Donor Expenses

We will pay expenses towards organ donor's treatment for harvesting of the donated organ, provided that,

- i. The organ donor is any person whose organ has been made available in accordance and in compliance with THE TRANSPLANTATION OF HUMAN ORGANS (AMENDMENT) BILL, 2011 and the organ donated is for the use of the Insured Person, and
- ii. We have accepted an inpatient Hospitalisation claim for the insured member under In Patient Hospitalisation Treatment

7. Convalescence Benefit

In the event of insured hospitalised for a disease/ illness/ injury for a continuous period exceeding 10 days, We will pay benefit amount of Rs. 5,000 for Sum Insured up to Rs. 5 lacs and Rs. 7500 for Sum Insured 7.5 lacs and above per policy year.

This benefit will be triggered provided that the hospitalization claim is accepted under In Patient Hospitalisation Treatment.

This benefit will be applicable annually for policies with term more than 1 year.

8. Daily Cash Benefit for Accompanying an Insured Child

We will pay Daily Cash Benefit of Rs. 500 per day maximum up to 10 days during each policy year for reasonable accommodation expenses in respect of one parent/legal guardian, to stay with any minor Insured Person (under the Age of 12), provided the hospitalization claim is paid under Inpatient Hospitalisation Treatment Cover.

This benefit will be applicable annually for policies with term more than 1 year.

9. Sum Insured Reinstatement Benefit

If Inpatient Hospitalization Treatment Cover Sum Insured and Cumulative Bonus (if any) is exhausted due to claims lodged during the Policy year, then it is agreed that 100% of the Sum Insured specified under Inpatient Hospitalization Treatment Cover be reinstated for the particular Policy year provided that:

- i. The reinstated Sum Insured will be triggered only after the Inpatient Hospitalization Treatment Sum Insured inclusive of the Cumulative Bonus (If applicable) has been completely exhausted during the policy year;
- ii. The reinstated Sum Insured can be used for claims made by the Insured Person in respect of the benefits stated in Inpatient Hospitalization Treatment.



- iii. If the claimed amount is higher than the Balance Sum Insured inclusive of the Cumulative Bonus (If applicable) under the policy, then this benefit will not be triggered for such claims
- iv. The reinstated Sum Insured would be triggered only for subsequent claims made by the Insured Person. In case of relapse within 45 days, this benefit will not trigger
- v. This benefit is applicable only once during each policy year & will not be carried forward to the subsequent policy year/ renewals if the benefit is not utilized.
- vi. This benefit is applicable only once in life time of Insured Person covered under this policy for claims regarding CANCER OF SPECIFIED SEVERITY and KIDNEY FAILURE REQUIRING REGULAR DIALYSIS as defined under the policy.
- vii. This benefit will be applicable annually for policies with term more than 1 year.
- viii. Additional premium would not be charged for reinstatement of the Sum Insured.
- ix. In case Family Floater policy, Reinstatement of Sum Insured will be available for all Insured Persons in the Policy.

10. [Preventive Health Check Up](#)

At the end of block of every continuous period of 3 years during which You have held Our Health Guard policy, You are eligible for a free Preventive Health checkup. We will reimburse the amount equal to 1% of the sum insured max up to Rs. 5000/- for each member in Individual policy during the block of 3 years. This benefit can be availed by proposer & spouse only under Floater Sum Insured Policies.

You may approach us for the arrangement of the Health Checkup. For the avoidance of doubt, We shall not be liable for any other ancillary or peripheral costs or expenses (including but not limited to those for transportation, accommodation or sustenance).

11. [Ayurvedic / Homeopathic Hospitalisation Expenses](#)

If You are Hospitalised for not less than 24 hrs, in an Ayurvedic / Homeopathic Hospital which is a government hospital or in any institute recognized by government and/or accredited by Quality Council of India/National Accreditation Board on Health 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: In-patient Treatment- Medical Expenses for Ayurvedic and Homeopathic treatment:

- Room rent, boarding expenses
 - Nursing care
 - Consultation fees
 - Medicines, drugs and consumables,
 - Ayurvedic and Homeopathic treatment procedures
- Our maximum liability is up to Rs. 20000 per policy year.
This benefit will be applicable annually for policies with term more than 1 year.
The claim will be admissible under the policy provided that,
- i. The illness/injury requires inpatient admission and the procedure performed on the insured cannot be carried out on out-patient basis



12. Maternity Expenses

We will pay the Medical Expenses for the delivery of a baby (including caesarean section) and/or expenses related to medically recommended and lawful termination of pregnancy, limited to maximum 2 deliveries or termination(s) or either, during the lifetime of the insured person, provided that,

- i. Our maximum liability per delivery or termination shall be limited to the amount specified in the policy Schedule as per Sum Insured opted From Sum insured Rs. 3lacs to Rs. 7.5lacs it is restricted to Rs. 15000 for normal delivery and Rs. 25000 for caesarean section and from Sum insured Rs. 10lacs to Rs. 50lacs it is restricted to Rs. 25000 for normal delivery and Rs. 35000 for caesarean section
- ii. We will pay the Medical Expenses of pre-natal and post-natal hospitalization per delivery or termination upto the amount stated in the policy Schedule.
- iii. Waiting period of 72 months from the date of issuance of the first policy with us, provided that the policy has been renewed continuously with us without break for you. Fresh waiting period of 72 months would apply for all the policies which are issued with continuity under portability guidelines either from our existing Health Product or any other Non-Health or Standalone Health Insurance Company.
- iv. We will not cover Ectopic pregnancy under this benefit (although it shall be covered under In patient Hospitalisation Treatment Cover)
- v. Any complications arising out of or as a consequence of maternity/ child birth will be covered within the limit of Sum Insured available under this benefit.

13. New Born Baby Cover

Coverage for new born baby will be considered subject to a valid claim being accepted under Maternity Expenses. We will pay the following expenses within the limit of the Sum Insured available under the Maternity Expenses section.

We will pay for,

- i. Medical Expenses towards treatment of your new born baby while you are hospitalised as an inpatient for delivery.
- ii. Hospitalisation charges incurred on the new born baby during post birth including any complications shall be covered up to a period of 90 days from the date of birth and within limit of the Sum Insured under Maternity Expenses without payment of any additional premium
- iii. Mandatory Vaccinations of the new born baby up to 90 days, as recommended by the Indian Pediatric Association will be covered under the Maternity Expenses Sum Insured.

14. Bariatric Surgery Cover

If You are hospitalized on the advice of a Doctor because of Conditions mentioned below which required you to undergo Bariatric Surgery during the Policy period, then We will pay You, Reasonable and Customary Expenses related to Bariatric Surgery



Eligibility:

For adults aged 18 years or older, presence of severe obesity documented in contemporaneous clinical records, defined as any of the following:

BMI greater than and equal to 40 in conjunctions with any of the following severe co morbidities:

1. Coronary heart disease; or
2. Medically refractory hypertension (blood pressure greater than 140 mm Hg systolic and/or 90 mm Hg diastolic despite concurrent use of 3 anti-hypertensive agents of different classes); or
3. Type 2 diabetes mellitus

Special Conditions applicable to Bariatric Surgery Cover

- This benefit is subject to a waiting period of 36 months from the date of first commencement of this policy and continuous renewal thereof with the Company.
- Policies which are issued with continuity under portability guidelines either from our existing Health Product or any other Non-Health or Standalone Health Insurance Company will have to wait for 36 months from issuance of Health Guard policy to avail this benefit.
- Our maximum liability will be restricted to 50% of Sum insured maximum up to Rs. 5 lac.
- Bariatric surgery performed for Cosmetic reasons is excluded.
- The indication for the procedure should be found appropriate by two qualified surgeons and the insured person shall obtain prior approval for cashless treatment from the Company.

• **Is there any pre-policy check up for enrolling under Health Guard policy?**

- Applicable only for new proposals
- No Medical tests upto 45 years, subject to no adverse health conditions
- Medical tests would be advised for the below adverse health conditions:
 - o Diabetes
 - o Hypertension
 - o Lipid Disorders
 - o Combination of any of the above
 - o Obesity
 - o Joint Disorders
- Medical tests (pre-policy check up) are mandatory for members above 45 years.
- The pre-policy check up would be arranged at our empanelled diagnostic centers.
- 100% cost of pre-policy check up would be refunded if the proposal is accepted & policy is issued

Age of the person to be insured	Sum Insured	Medical Examination
Up to 45 years	All Sum Insured options	No Medical Tests*
Above 45 years	All Sum Insured options	Medical Tests required as listed below: Full Medical Report, CBC, Urine R, ECG, Lipid profile, Fasting BSL, HbA1c, SGOT, SGPT, Sr Creatinine

*Subject to no adverse health conditions mentioned above



- **What are the Sub-limits?**

For Health Guard – Silver Plan

- Room rent restricted to max 1% per day of Sum Insured opted.
- Cataract Limit per eye 20% of Sum Insured .

For Health Guard – Gold Plan

- Cataract Limit per eye 20% of Sum Insured max up to Rs. 1 lac.
- Bariatric Surgery restricted to 50% of the Sum insured, subject to maximum of Rs 5 lac.
- Maternity Expenses- From Sum insured Rs. 3lacs to Rs. 7.5lacs it is restricted to Rs. 15000 for normal delivery and Rs. 25000 for caesarean section and from Sum insured Rs. 10lacs to Rs. 50lacs it is restricted to Rs. 25000 for normal delivery and Rs. 35000 for caesarean section

- **What additional benefits do I get?**

- Cumulative bonus

If You renew Your Health Guard with Us without any break and there has been no claim in the preceding year, We will increase the Limit of Indemnity by 10% of base sum insured per annum, but: The maximum cumulative increase in the Limit of Indemnity will be limited to 10 years and 100% of Your first Health Guard with Us.

This clause does not alter the annual character of this insurance or Our right to decline to renew or to cancel the Policy

If a claim is made in any year where a cumulative increase has been applied, then the increased Limit of Indemnity in the policy period of the subsequent Health Guard shall be reduced by 10%, save that the limit of indemnity applicable to Your first Health Guard with Us shall be preserved.

- Income Tax Benefit as per Sec 80 D of the IT Act on the premiums paid for this policy

- **Condition for renewal of the contract.**

- i. Under normal circumstances, renewal will not be refused except on the grounds of Your moral hazard, misrepresentation, fraud, or your non cooperation. (Subject to policy is renewed annually with us within the Grace period of 30 days from date of Expiry)
- 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 all waiting periods. However, any treatment availed for an Illness or Accident sustained or contracted during the break period will not be admissible under the Policy.
- iii. 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.
- iv. For dependent children, Policy is renewable up to 35 years. After the completion of maximum renewal age of dependent 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
- v. Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDAI.



- **Premium Payment in Instalments (Wherever applicable)**

- i. If the insured person has opted for Payment of Premium on an instalment basis i.e. Annual (for long term policies only), Half Yearly, Quarterly or Monthly, as mentioned in the policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy)
 - ii. Grace Period of 15 days would be given to pay the instalment premium due for the policy.
 - iii. During such grace period, coverage will not be available from the due date of instalment premium till the date of receipt of premium by Company.
 - iv. The insured person will get the accrued continuity benefit in respect of the “Waiting Periods”, “Specific Waiting Periods” in the event of payment of premium within the stipulated grace Period.
 - v. No interest will be charged If the instalment premium is not paid on due date.
 - vi. In case of instalment premium due not received within the grace period, the policy will get cancelled.
 - vii. In the event of a claim, all subsequent premium instalments shall immediately become due and payable.
 - viii. The company has the right to recover and deduct all the pending installments from the claim amount due under the policy.

- **Cancellation**

- i. 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 mis-representation, fraud, non-disclosure of material facts or Your non-cooperation.
- ii. 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 in Risk	Premium Refund		
	Policy Period 1 Year	Policy Period 2 Year	Policy Period 3 Year
Within 15 Days	Pro Rata Refund		
Exceeding 15 days but less than 3 months	65.00%	75.00%	80.00%
Exceeding 3 months but less than 6 months	45.00%	65.00%	75.00%
Exceeding 6 months but less than 12 months	0.00%	45.00%	60.00%
Exceeding 12 months but less than 15 months		30.00%	50.00%
Exceeding 15 months but less than 18 months		20.00%	45.00%
Exceeding 18 months but less than 24 months		0.00%	30.00%
Exceeding 24 months but less than 27 months			20.00%
Exceeding 27 months but less than 30 months			15.00%
Exceeding 30 months but less than 36 months			0.00%



- **Cancellation grid for premium received on instalment basis and refund is as under**

The premium will be refunded as per the below table:

Period in Risk (from latest instalment date)	Premium Refund		
	% of Monthly Premium	% of quarterly Premium	% of Half Yearly Premium
Within 15 days from 1st Installment date	As per Free Look Period Condition		
Exceeding 15 days but less than or equal to 3 months	No Refund		30%
Exceeding 3 months but less than or equal to 6 months			0%

Note:

- The first slab of Number of days “within 15 days” in above table is applicable only in case of new business.
- In case of renewal policies, period is risk “Exceeding 15 days but less than 3 months” should be read as “within 3 months”.

For the avoidance of doubt, the Company shall remain liable for any claim that was made prior to the date upon which the Policy is cancelled except in cases such cancellation is on account of Fraud, if any false/fraudulent claim is made by Insured or any one on behalf of Insured, mis-representation or non-disclosure of material facts or non-co-operation by the Insured

- **When can I enhance my Sum Insured?**

- Sum Insured enhancement will be allowed only at the time of renewals.
- Sum Insured enhancement would be subject to the underwriting approval based on the declaration on the proposal form
- No claim in the expiring policies– In case of a claim referral to be made to Underwriting doctors for further advise

- **Free Look Period**

You have a period of 15 days from the date of receipt of the first 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 canceling 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,

- 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
- Free look period is not applicable for renewal policies.



- **Portability Conditions**

- i. Retail Policies: As per the Portability Guidelines issued by IRDAI, applicable benefits shall be passed on to insured persons who were holding similar retail health insurance policies of other non-life insurers. The pre-policy medical examination requirements and provisions for such cases shall remain similar to non-portable cases.
- ii. Group Policies: As per the Portability Guidelines issued by IRDAI, applicable benefits shall be passed on to insured persons who were insured under Our Group Health Policy and are availing Our individual Health Policy. However, such benefits shall be applicable only in the event of discontinuation/ non-renewal of the Group Health Policy (applicable for both employer-employee relationships and non-employer-employee relationships) and/or the particular insured person 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 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 IRDAI. 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

- **Migration of policy**

- The insured can opt for migration of policy to our other similar or closely similar products at the time of renewal.
- The premium will be charged as per Our Underwriting Policy for such chosen new product, and all the guidelines, terms and condition of the chosen product shall be applicable.
- 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

- **Withdrawal of Policy**

There is possibility of withdrawal of this product at any time in future with appropriate approval from IRDAI, 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 IRDAI.



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

- **Discounts**

1. Family Discount: 10% family discount shall be offered if 2 eligible family members are covered under a single policy and 15% if more than 2 of any of the eligible family members are covered under a single policy. Moreover, this family discount will be offered for both new policies as well as for renewal policies. Family discount is not applicable to Health Guard Floater Policies.
2. Employee Discount: 20% discount on published premium rates to employees of Bajaj Allianz & its group companies, this discount is applicable only if the policy is booked in direct office.
3. Co pay Discount:
If opted voluntarily by the Insured then Insured will be eligible of additional 10% or 20% discount respectively on the policy premium.
In case of a claim has been admitted under In-patient Hospitalisation Treatment then, the insured person shall bear 10% or 20% respectively of the eligible claim amount payable under this cover.
4. Long Term Policy Discount:
 - a. 4% discount is applicable if policy is opted for 2 years
 - b. 8% discount is applicable if policy is opted for 3 years

- **What are the exclusions under the policy?**

For Health Guard – Silver Plan:-

- i. **Waiting Period**

1. Benefits will not be available for Any Pre-existing condition, ailment or injury, until 36 months of continuous coverage have elapsed, after the date of inception of the first Health Guard policy, provided the preexisting disease / ailment / injury is disclosed on the proposal form.
The above exclusion 1 shall cease to apply if You have maintained a Health Guard policy with Us for a continuous period of a full 36 months without break from the date of Your first Health Guard policy.
In case of enhancement of Sum Insured, this exclusion shall apply afresh only to the extent of the amount by which the limit of indemnity has been increased (i.e. enhanced Sum Insured) and if the policy is a renewal of Health Guard policy with Us without break in cover.
2. We will also not pay for claims arising out of or howsoever connected to the following for the first 24 months of Health Guard policy



1. Any types of gastric or duodenal ulcers	9. Cataracts
2. Benign prostatic hypertrophy	10. Hernia of all types
3. All types of sinuses	11. Fistulae, Fissure in ano
4. Haemorrhoids	12. Hydrocele
5. Dysfunctional uterine bleeding	13. Fibromyoma
6. Endometriosis	14. Hysterectomy
7. Stones in the urinary and biliary systems	15. Surgery for any skin ailment
8. Surgery on ears/tonsils/adenoids/paranasal sinuses	16. Surgery on all internal or external tumours/ cysts/ nodules/polyps of any kind including breast lumps with exception of Malignant tumor or growth.

This exclusion shall apply for a continuous period of 36 months from the date of Your Health Guard policy, if the above referred illness were present at the time of commencement of the policy and if You had declared such illness at the time of proposing the policy for the first time. In case of enhancement of Sum Insured, the waiting periods shall apply afresh only to the extent of the amount by which the limit of indemnity has been increased (i.e. enhanced Sum Insured) and if the policy is a renewal of Health Guard policy with Us without break in cover.

3. Any Medical Expenses incurred during the first 36 months during which You have the benefit of a Health Guard policy with Us in connection with:
 - Joint replacement surgery,
 - Surgery for prolapsed inter vertebral disc (unless necessitated due to an accident)
 - Surgery to correct deviated nasal septum
 - Hypertrophied turbinate
 - Congenital internal diseases or anomalies
 - Treatment for correction of eye sight due to refractive error recommended by Ophthalmologist for medical reasons.
4. Any disease contracted and /or medical expenses incurred in respect of any disease /illness by the insured during the first 30 days from the commencement of the policy, except for accidental injuries.

II General Exclusions

1. Any treatment arising from or traceable to pregnancy, child birth including cesarean section and/or any treatment related to pre and postnatal care and complications arising out of Pregnancy and Childbirth.
However this exclusion will not apply to Ectopic Pregnancy proved by diagnostic means and certified to be life threatening by the attending medical practitioner.
2. Any dental treatment that comprises cosmetic surgery, dentures, dental prosthesis, dental implants, orthodontics, orthognathic surgery, jaw alignment or treatment for the temporomandibular (jaw) joint, or upper and lower jaw bone surgery and surgery related to the temporomandibular (jaw) unless necessitated by an acute traumatic injury or cancer and also requiring Hospitalisation



3. Medical expenses where Inpatient care is not warranted and does not require supervision of qualified nursing staff and qualified medical practitioner round the clock
4. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not) [except for compelling the Government or any other person to do or abstain from doing any act as defined under the definition of Terrorist act], civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority.
Any Medical expenses incurred due to Acts of Terrorism will be covered under the policy.
5. Circumcision unless required for the treatment of Illness or Accidental bodily injury,
6. Cosmetic or aesthetic treatments of any description, treatment or surgery for change of life/gender.
7. Any form of plastic surgery unless necessary for the treatment of cancer, burns or accidental Bodily Injury
8. The cost of spectacles, contact lenses, hearing aids, crutches, artificial limbs, dentures, artificial teeth and all other external appliances and/or devices whether for diagnosis or treatment except for intrinsic fixtures used for orthopedic treatments such as plates and K-wires.
9. External medical equipment of any kind used at home as post hospitalisation care including cost of instrument used in the treatment of Sleep Apnoea Syndrome (C.P.A.P), Continuous Peritoneal Ambulatory Dialysis (C.P.A.D) and Oxygen concentrator for Bronchial Asthmatic condition.
10. Convalescence, general debility, rest cure, congenital external diseases or defects or anomalies, genetic disorders, stem cell implantation or surgery, or growth hormone therapy.
11. Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol)
12. Ailments requiring treatment due to use or abuse of any substance, drug or alcohol and treatment for de-addiction.
13. Any condition directly or indirectly caused by or associated with Human Immunodeficiency Virus or Variant/mutant viruses and or any syndrome or condition of a similar kind commonly referred to as AIDS.
14. Medical Expenses relating to any hospitalisation primarily and specifically for diagnostic, X-ray or laboratory examinations and investigations
15. Vaccination or inoculation unless forming a part of post bite treatment or if medically necessary and forming a part of treatment recommended by the treating doctor.
16. Any fertility, sub fertility, Infertility, sterility, erectile dysfunction, impotence, assisted conception operation or sterilization procedure.
17. Vitamins, tonics, nutritional supplements unless forming part of the treatment for injury or disease as certified by the attending Doctor
18. Experimental, unproven or non-standard treatment
19. Treatment for any other system other than modern medicine (also known as Allopathy).
20. Weight management services and treatment related to weight reduction programmes including treatment of obesity and treatment for arising direct or indirect complications of Obesity.
21. Treatment for any mental illness or psychiatric illness, Parkinson's Disease.
22. All non-medical Items as per list provided by IRDAI.
23. Any treatment received outside India.



For Health Guard Gold:-

I. Waiting Period

1. Benefits will not be available for Any Pre-existing condition, ailment or injury, until 36 months of continuous coverage have elapsed, after the date of inception of the first Health Guard policy, provided the preexisting disease / ailment / injury is disclosed on the proposal form.
The above exclusion 1 shall cease to apply if You have maintained a Health Guard policy with Us for a continuous period of a full 36 months without break from the date of Your first Health Guard policy. In case of enhancement of Sum Insured, this exclusion shall apply afresh only to the extent of the amount by which the limit of indemnity has been increased (i.e. enhanced Sum Insured) and if the policy is a renewal of Health Guard policy with Us without break in cover.
2. We will also not pay for claims arising out of or howsoever connected to the following for the first 24 months of Health Guard policy,

1. Any types of gastric or duodenal ulcers	9. Cataracts,
2. Benign prostatic hypertrophy	10. Hernia of all types
3. All types of sinuses	11. Fistulae, Fissure in ano
4. Haemorrhoids	12. Hydrocele
5. Dysfunctional uterine bleeding	13. Fibromyoma
6. Endometriosis	14. Hysterectomy
7. Stones in the urinary and biliary systems	15. Surgery for any skin ailment
8. Surgery on ears/tonsils/adenoids/paranasal sinuses	16. Surgery on all internal or external tumours/ cysts/ nodules/polyps of any kind including breast lumps with exception of Malignant tumor or growth.

This exclusion shall apply for a continuous period of 36 months from the date of Your Health Guard policy, if the above referred illness were present at the time of commencement of the policy and if You had declared such illness at the time of proposing the policy for the first time.

In case of enhancement of Sum Insured, the waiting periods shall apply afresh only to the extent of the amount by which the limit of indemnity has been increased (i.e. enhanced Sum Insured) and if the policy is a renewal of Health Guard policy with Us without break in cover.

3. Any Medical Expenses incurred during the first 36 months during which You have the benefit of a Health Guard policy with Us in connection with:
 - Joint replacement surgery,
 - Surgery for prolapsed inter vertebral disc (unless necessitated due to an accident)
 - Surgery to correct deviated nasal septum
 - Hypertrophied turbinate
 - Congenital internal diseases or anomalies
 - Treatment for correction of eye sight due to refractive error recommended by Ophthalmologist for medical reasons.
 - Bariatric Surgery



4. Any disease contracted and /or medical expenses incurred in respect of any disease /illness by the insured during the first 30 days from the commencement of the policy, except for accidental injuries.
5. Any treatment arising from or traceable to pregnancy, child birth including cesarean section and/or any treatment related to pre and postnatal care and complications arising out of Pregnancy and Childbirth until 72 months continuous period has elapsed since the inception of the first Health Guard Policy with US. However this exclusion will not apply to Ectopic Pregnancy proved by diagnostic means and certified to be life threatening by the attending medical practitioner.

II General Exclusions

1. Any dental treatment that comprises cosmetic surgery, dentures, dental prosthesis, dental implants, orthodontics, orthognathic surgery, jaw alignment or treatment for the temporomandibular (jaw) joint, or upper and lower jaw bone surgery and surgery related to the temporomandibular (jaw) unless necessitated by an acute traumatic injury or cancer and also requiring Hospitalisation
2. Medical expenses where Inpatient care is not warranted and does not require supervision of qualified nursing staff and qualified medical practitioner round the clock
3. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not) [except for compelling the Government or any other person to do or abstain from doing any act as defined under the definition of Terrorist act], civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority.
Any Medical expenses incurred due to Acts of Terrorism will be covered under the policy.
4. Circumcision unless required for the treatment of Illness or Accidental bodily injury,
5. Cosmetic or aesthetic treatments of any description, treatment or surgery for change of life/gender.
6. Any form of plastic surgery unless necessary for the treatment of cancer, burns or accidental Bodily Injury
7. The cost of spectacles, contact lenses, hearing aids, crutches, artificial limbs, dentures, artificial teeth and all other external appliances and/or devices whether for diagnosis or treatment except for intrinsic fixtures used for orthopedic treatments such as plates and K-wires.
8. External medical equipment of any kind used at home as post hospitalisation care including cost of instrument used in the treatment of Sleep Apnoea Syndrome (C.P.A.P), Continuous Peritoneal Ambulatory Dialysis (C.P.A.D) and Oxygen concentrator for Bronchial Asthmatic condition.
9. Convalescence, general debility, rest cure, congenital external diseases or defects or anomalies, genetic disorders, stem cell implantation or surgery, or growth hormone therapy.
10. Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol)
11. Ailments requiring treatment due to use or abuse of any substance, drug or alcohol and treatment for de-addiction.
12. Any condition directly or indirectly caused by or associated with Human Immunodeficiency Virus or Variant/mutant viruses and or any syndrome or condition of a similar kind commonly referred to as AIDS.



13. Medical Expenses relating to any hospitalisation primarily and specifically for diagnostic, X-ray or laboratory examinations and investigations
14. Vaccination or inoculation unless forming a part of post bite treatment or if medically necessary and forming a part of treatment recommended by the treating doctor.
15. Any fertility, sub fertility, Infertility, sterility, erectile dysfunction, impotence, assisted conception operation or sterilization procedure.
16. Vitamins, tonics, nutritional supplements unless forming part of the treatment for injury or disease as certified by the attending Doctor
17. Experimental, unproven or non-standard treatment
18. Weight management services and treatment related to weight reduction programmes including treatment of obesity
19. Treatment for any mental illness or psychiatric illness, Parkinson's Disease.
20. All non-medical Items as per list provided by IRDAI.
21. Any treatment received outside India.

- **List of Claim documents:**

- Claim form with NEFT details & cancelled cheque duly signed by Insured
- Original/Attested copies of Discharge Summary / Discharge Certificate / Death Summary with Surgical & anesthetics notes
- Attested copies of Indoor case papers
- Original/Attested copies Final Hospital Bill with break up of surgical charges, surgeon's fees, OT charges etc
- Original Paid Receipt against the final Hospital Bill.
- Original bills towards Investigations done / Laboratory Bills.
- Original/Attested copies of Investigation Reports against Investigations done.
- Original bills and receipts paid for the transportation from Registered Ambulance Service Provider. Treating Doctor certificate to transfer the Injured person to a higher medical centre for further treatment (if Applicable).
- Cashless settlement letter or other company settlement letter
- First consultation letter for the current ailment.
- In case of implant surgery, invoice & sticker.
- Aadhar card & PAN card Copies (Not mandatory if the same is linked with the policy while issuance or in previous claim)

Please send the documents on below address

Bajaj Allianz General Insurance Company

2nd Floor, Bajaj Finserv Building, Behind Weikfield IT park, Off Nagar Road, Viman Nagar

Pune 411014 | Toll free: 1800-103-2529, 1800-22-5858

All Claims will be settled by In house claims settlement team of the company and no TPA is engaged.



- Premium Chart**

There are Two Zones for Premium payment

Zone A

Delhi / NCR, Mumbai including (Navi Mumbai, Thane and Kalyan), Hyderabad and Secunderabad, Bangalore, Kolkata, Ahmedabad, Vadodara and Surat.

Zone B

Rest of India apart from Zone A cities

Note:-

Policyholders paying Zone A premium rates can avail treatment all over India without any co-payment.

But, those, who pay zone B premium rates and avail treatment in Zone A city will have to pay 20% co-payment on admissible claim amount. This Co – payment will not be applicable for Accidental Hospitalization cases.

Policyholder residing in Zone B can choose to pay premium for Zone A and avail treatment all over India without any co-payment.

Premiums are exclusive of GST

Health Guard – Silver Plan (Individual)

Premium for Zone A

Health Guard Silver Plan		
Policy Holder Age/SI	150000	200000
3 months-20	2973	3338
21-25	3295	3700
26-30	3637	4084
31-35	3867	4341
36-40	4383	4921
41-45	5259	5905
46-50	6639	7454
51-55	8632	9692
56-60	11450	12856
61-65	15169	17033
66-70	19863	22303
71-75	25331	28443
76yrs onwards	28489	31988

Premium for Zone B

Health Guard Silver Plan		
Policy Holder Age/SI	150000	200000
3 months-20	2379	2671
21-25	2636	2960
26-30	2910	3267
31-35	3093	3473
36-40	3507	3937
41-45	4207	4724
46-50	5311	5963
51-55	6905	7753
56-60	9160	10285
61-65	12136	13626
66-70	15891	17842
71-75	20265	22754
76yrs onwards	22791	25591



Health Guard – Gold Plan (Individual)

Premium for Zone A

Health Guard Gold Plan													
Policy Holder Age/Sl	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	3500000	4000000	4500000	5000000
3M-20	4457	5014	5774	6747	8040	9136	10314	11332	12237	13057	13810	14509	15162
21-25	4923	5539	6382	7460	8895	10105	11413	12542	13547	14457	15293	16068	16792
26-30	5418	6097	7027	8217	9804	11134	12579	13828	14938	15944	16867	17723	18523
31-35	5750	6472	7460	8725	10414	11825	13363	14692	15873	16943	17925	18835	19686
36-40	6497	7315	8434	9869	11787	13379	15125	16633	17974	19188	20303	21336	22302
41-45	7764	8745	10086	11809	14114	16014	18113	19926	21538	22997	24336	25577	26737
46-50	9760	10998	12689	14865	17782	20166	22822	25115	27152	28997	30690	32259	33725
51-55	12643	14251	16448	19279	23078	26162	29622	32608	35261	37663	39867	41910	43818
56-60	16720	18851	21765	25520	30568	34642	39238	43204	46728	49918	52845	55557	58090
61-65	22101	24923	28781	33758	40454	45834	51929	57190	61863	66093	69973	73569	76927
66-70	28891	32585	37636	44154	52928	59958	67945	74839	80962	86504	91587	96298	100697
71-75	36801	41511	47950	56264	67460	76410	86602	95398	103210	110281	116767	122776	128388
76yrs onwards	41369	46666	53907	63258	75853	85913	97378	107272	116060	124013	131309	138069	144381

Health Guard – Gold Plan (Individual)

Premium for Zone B

Health Guard Gold Plan													
Policy Holder Age/Sl	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	3500000	4000000	4500000	5000000
3M-20	3566	4011	4619	5397	6432	7309	8251	9066	9790	10446	11048	11607	12129
21-25	3938	4431	5105	5968	7116	8084	9130	10034	10838	11566	12234	12854	13433
26-30	4334	4878	5621	6573	7843	8907	10063	11063	11951	12755	13494	14179	14819
31-35	4600	5178	5968	6980	8331	9460	10690	11753	12698	13554	14340	15068	15749
36-40	5197	5852	6747	7895	9429	10703	12100	13307	14379	15351	16242	17069	17841
41-45	6211	6996	8069	9447	11292	12811	14491	15941	17230	18397	19469	20462	21390
46-50	7808	8798	10151	11892	14225	16133	18258	20092	21722	23198	24552	25808	26980
51-55	10114	11401	13159	15423	18463	20930	23697	26086	28209	30130	31894	33528	35054
56-60	13376	15081	17412	20416	24455	27714	31390	34564	37383	39934	42276	44445	46472
61-65	17680	19938	23025	27007	32363	36667	41544	45752	49490	52874	55978	58855	61541
66-70	23113	26068	30109	35323	42343	47966	54356	59871	64769	69203	73270	77039	80558
71-75	29440	33209	38360	45011	53968	61128	69282	76319	82568	88225	93413	98221	102710
76yrs onwards	33095	37333	43126	50606	60683	68730	77902	85818	92848	99211	105047	110455	115505



Health Guard –Silver Plan (Floater)

Premium for Zone A

*A= Adult, **C= Child

1A* + 1C**		
Age-Band	150000	200000
18-20	4,381	4,919
21-25	4,618	5,185
26-30	4,870	5,468
31-35	5,039	5,658
36-40	5,420	6,085
41-45	6,065	6,810
46-50	7,319	8,218
51-55	9,208	10,339
56-60	12,022	13,499
61-65	15,928	17,884
66-70	20,856	23,418
71-75	26,598	29,865
76 yrs onwards	29,914	33,588

1A + 2C		
Age-Band	150000	200000
18-20	5,582	6,268
21-25	5,784	6,494
26-30	5,998	6,734
31-35	6,142	6,896
36-40	6,465	7,259
41-45	7,013	7,874
46-50	8,078	9,070
51-55	9,885	11,098
56-60	12,595	14,142
61-65	16,686	18,736
66-70	21,850	24,533
71-75	27,864	31,287
76 yrs onwards	31,338	35,187

1A + 3C		
Age-Band	150000	200000
18-20	6,750	7,578
21-25	6,933	7,784
26-30	7,127	8,001
31-35	7,257	8,148
36-40	7,550	8,477
41-45	8,047	9,035
46-50	9,013	10,120
51-55	10,651	11,959
56-60	13,167	14,785
61-65	17,445	19,588
66-70	22,843	25,648
71-75	29,131	32,709
76yrs onwards	32,762	36,787

1A + 4C		
Age-Band	150000	200000
18-20	7,926	8,899
21-25	8,098	9,092
26-30	8,280	9,297
31-35	8,403	9,434
36-40	8,678	9,743
41-45	9,145	10,268
46-50	10,052	11,286
51-55	11,591	13,014
56-60	13,740	15,427
61-65	18,203	20,439
66-70	23,836	26,764
71-75	30,397	34,131
76yrs onwards	34,187	38,386

2A + 0C		
Age-Band	150000	200000
18-20	4,273	4,797
21-25	4,735	5,316
26-30	5,226	5,868
31-35	5,556	6,239
36-40	6,299	7,072
41-45	7,557	8,485
46-50	9,540	10,712
51-55	12,404	13,927
56-60	16,454	18,474
61-65	21,799	24,476
66-70	28,544	32,049
71-75	36,401	40,872
76yrs onwards	40,939	45,968

2A + 1C		
Age-Band	150000	200000
18-20	5,573	6,257
21-25	5,975	6,709
26-30	6,402	7,188
31-35	6,689	7,511
36-40	7,335	8,235
41-45	8,429	9,464
46-50	10,355	11,626
51-55	13,202	14,823
56-60	17,026	19,117
61-65	22,557	25,328
66-70	29,537	33,165
71-75	37,667	42,294
76yrs onwards	42,363	47,567

2A + 2C		
Age-Band	150000	200000
18-20	6,773	7,605
21-25	7,140	8,017
26-30	7,530	8,454
31-35	7,791	8,748
36-40	8,379	9,408
41-45	9,377	10,528
46-50	11,132	12,499
51-55	13,911	15,619
56-60	17,598	19,760
61-65	23,315	26,179
66-70	30,530	34,280
71-75	38,934	43,716
76yrs onwards	43,788	49,166

2A + 3C		
Age-Band	150000	200000
18-20	7,955	8,931
21-25	8,299	9,318
26-30	8,665	9,729
31-35	8,911	10,005
36-40	9,463	10,625
41-45	10,401	11,677
46-50	12,050	13,529
51-55	14,660	16,460
56-60	18,171	20,403
61-65	24,074	27,031
66-70	31,523	35,395
71-75	40,201	45,138
76yrs onwards	45,212	50,766

2A + 4C		
Age-Band	150000	200000
18-20	9,145	10,268
21-25	9,475	10,639
26-30	9,826	11,032
31-35	10,062	11,297
36-40	10,591	11,891
41-45	11,489	12,899
46-50	13,069	14,673
51-55	15,570	17,482
56-60	18,800	21,109
61-65	24,832	27,882
66-70	32,516	36,510
71-75	41,467	46,560
76yrs onwards	46,637	52,365

Health Guard –Silver Plan (Floater)

Premium for Zone B

1A + 1C		
Age-Band	150000	200000
18-20	3,505	3,935
21-25	3,695	4,148
26-30	3,896	4,374
31-35	4,031	4,526
36-40	4,336	4,868
41-45	4,852	5,448
46-50	5,855	6,574
51-55	7,367	8,271
56-60	9,618	10,799
61-65	12,742	14,307
66-70	16,685	18,735
71-75	21,278	23,892
76yrs onwards	23,931	26,870

1A + 2C		
Age-Band	150000	200000
18-20	4,466	5,014
21-25	4,627	5,195
26-30	4,798	5,387
31-35	4,913	5,517
36-40	5,172	5,807
41-45	5,610	6,299
46-50	6,462	7,256
51-55	7,908	8,879
56-60	10,076	11,313
61-65	13,349	14,989
66-70	17,480	19,627
71-75	22,291	25,029
76yrs onwards	25,070	28,150

1A + 3C		
Age-Band	150000	200000
18-20	5,400	6,063
21-25	5,546	6,227
26-30	5,701	6,401
31-35	5,806	6,518
36-40	6,040	6,782
41-45	6,438	7,228
46-50	7,210	8,096
51-55	8,521	9,567
56-60	10,534	11,828
61-65	13,956	15,670
66-70	18,274	20,519
71-75	23,305	26,167
76yrs onwards	26,210	29,429

1A + 4C		
Age-Band	150000	200000
18-20	6,341	7,119
21-25	6,478	7,274
26-30	6,624	7,437
31-35	6,722	7,547
36-40	6,942	7,795
41-45	7,316	8,214
46-50	8,042	9,029
51-55	9,273	10,411
56-60	10,992	12,342
61-65	14,563	16,351
66-70	19,069	21,411
71-75	24,318	27,305
76yrs onwards	27,350	30,709

2A + 0C		
Age-Band	150000	200000
18-20	3,418	3,838
21-25	3,788	4,253
26-30	4,181	4,694
31-35	4,445	4,991
36-40	5,039	5,658
41-45	6,046	6,788
46-50	7,632	8,569
51-55	9,923	11,142
56-60	13,163	14,779
61-65	17,439	19,581
66-70	22,835	25,640
71-75	29,121	32,698
76yrs onwards	32,751	36,774

2A + 1C		
Age-Band	150000	200000
18-20	4,458	5,006
21-25	4,780	5,367
26-30	5,122	5,751
31-35	5,352	6,009
36-40	5,868	6,588
41-45	6,743	7,571
46-50	8,284	9,301
51-55	10,562	11,859
56-60	13,621	15,294
61-65	18,046	20,262
66-70	23,629	26,532
71-75	30,134	33,835
76yrs onwards	33,891	38,053

2A + 2C		
Age-Band	150000	200000
18-20	5,419	6,084
21-25	5,712	6,413
26-30	6,024	6,763
31-35	6,233	6,998
36-40	6,704	7,526
41-45	7,502	8,423
46-50	8,906	9,999
51-55	11,129	12,495
56-60	14,079	15,808
61-65	18,652	20,943
66-70	24,424	27,424
71-75	31,147	34,973
76yrs onwards	35,030	39,333

2A + 3C		
Age-Band	150000	200000
18-20	6,364	7,145
21-25	6,639	7,454
26-30	6,932	7,783
31-35	7,129	8,004
36-40	7,571	8,500
41-45	8,320	9,342
46-50	9,640	10,823
51-55	11,728	13,168
56-60	14,537	16,322
61-65	19,259	21,625
66-70	25,218	28,316
71-75	32,160	36,111
76yrs onwards	36,170	40,613

2A + 4C		
Age-Band	150000	200000
18-20	7,316	8,214
21-25	7,580	8,511
26-30	7,861	8,826
31-35	8,049	9,037
36-40	8,473	9,513
41-45	9,191	10,320
46-50	10,455	11,739
51-55	12,456	13,986
56-60	15,040	16,887
61-65	19,866	22,306
66-70	26,013	29,208
71-75	33,174	37,248
76yrs onwards	37,309	41,892

Health Guard Gold Plan (Floater)

Premium for Zone A

1A + 1C													
Age-Band	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	3500000	4000000	4500000	5000000
18-20	6,568	7,388	8,508	9,941	11,847	13,462	15,198	16,698	18,032	19,240	20,350	21,379	22,341
21-25	6,911	7,775	8,956	10,466	12,477	14,176	16,007	17,590	18,996	20,271	21,442	22,527	23,542
26-30	7,275	8,186	9,431	11,024	13,146	14,934	16,867	18,537	20,022	21,367	22,602	23,747	24,818
31-35	7,520	8,462	9,750	11,399	13,596	15,443	17,444	19,173	20,710	22,102	23,381	24,566	25,674
36-40	8,070	9,084	10,468	12,242	14,607	16,588	18,742	20,604	22,258	23,757	25,133	26,409	27,601
41-45	9,004	10,137	11,685	13,671	16,322	18,530	20,944	23,030	24,884	26,563	28,104	29,533	30,869
46-50	10,818	12,184	14,050	16,448	19,654	22,302	25,222	27,744	29,985	32,015	33,878	35,605	37,219
51-55	13,551	15,268	17,614	20,632	24,676	27,987	31,669	34,848	37,673	40,231	42,578	44,754	46,787
56-60	17,556	19,794	22,853	26,796	32,097	36,374	41,200	45,365	49,065	52,414	55,487	58,335	60,994
61-65	23,206	26,169	30,220	35,446	42,476	48,126	54,526	60,050	64,956	69,397	73,472	77,247	80,773
66-70	30,335	34,214	39,517	46,362	55,575	62,956	71,343	78,581	85,010	90,829	96,167	101,113	105,732
71-75	38,641	43,587	50,348	59,077	70,833	80,231	90,933	100,168	108,371	115,795	122,605	128,915	134,807
76yrs onwards	43,437	48,999	56,603	66,421	79,646	90,208	102,247	112,636	121,863	130,214	137,874	144,972	151,600

1A + 2C													
Age-Band	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	3500000	4000000	4500000	5000000
18-20	8,369	9,414	10,842	12,667	15,095	17,154	19,366	21,277	22,976	24,516	25,930	27,241	28,467
21-25	8,660	9,743	11,222	13,114	15,631	17,760	20,053	22,034	23,796	25,392	26,858	28,217	29,487
26-30	8,970	10,092	11,625	13,588	16,199	18,404	20,784	22,839	24,667	26,323	27,843	29,253	30,571
31-35	9,178	10,327	11,897	13,906	16,581	18,837	21,274	23,380	25,252	26,948	28,505	29,949	31,299
36-40	9,645	10,854	12,506	14,622	17,440	19,809	22,377	24,595	26,567	28,353	29,993	31,514	32,936
41-45	10,438	11,749	13,540	15,836	18,897	21,459	24,247	26,656	28,797	30,737	32,517	34,169	35,712
46-50	11,979	13,488	15,549	18,195	21,728	24,664	27,881	30,661	33,131	35,368	37,422	39,326	41,106
51-55	14,592	16,437	18,957	22,195	26,529	30,099	34,045	37,453	40,481	43,224	45,741	48,074	50,254
56-60	18,392	20,736	23,941	28,072	33,625	38,106	43,162	47,525	51,401	54,910	58,129	61,112	63,899
61-65	24,311	27,415	31,659	37,134	44,499	50,418	57,122	62,909	68,049	72,702	76,970	80,926	84,619
66-70	31,780	35,844	41,399	48,569	58,221	65,954	74,740	82,323	89,058	95,154	100,746	105,928	110,767
71-75	40,481	45,662	52,745	61,890	74,206	84,051	95,263	104,938	113,531	121,309	128,443	135,054	141,227
76yrs onwards	45,506	51,333	59,298	69,584	83,439	94,504	107,116	118,000	127,666	136,414	144,440	151,876	158,819

1A + 3C													
Age-Band	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	3500000	4000000	4500000	5000000
18-20	10,119	11,382	13,109	15,316	18,252	20,741	23,416	25,726	27,781	29,643	31,352	32,938	34,420
21-25	10,383	11,681	13,453	15,721	18,737	21,291	24,039	26,413	28,524	30,437	32,194	33,823	35,345
26-30	10,664	11,997	13,820	16,151	19,253	21,875	24,701	27,143	29,314	31,281	33,087	34,762	36,328
31-35	10,852	12,210	14,065	16,439	19,599	22,267	25,146	27,633	29,844	31,848	33,687	35,394	36,988
36-40	11,276	12,689	14,618	17,089	20,378	23,149	26,146	28,735	31,037	33,122	35,037	36,813	38,472
41-45	11,996	13,500	15,556	18,189	21,699	24,645	27,842	30,604	33,059	35,284	37,326	39,220	40,990
46-50	13,393	15,077	17,378	20,329	24,266	27,551	31,138	34,236	36,989	39,484	41,774	43,897	45,881
51-55	15,762	17,751	20,468	23,957	28,620	32,480	36,727	40,395	43,655	46,607	49,317	51,830	54,177
56-60	19,228	21,679	25,029	29,348	35,153	39,839	45,123	49,685	53,737	57,406	60,771	63,890	66,803
61-65	25,416	28,661	33,098	38,822	46,522	52,709	59,719	65,769	71,142	76,007	80,469	84,604	88,466
66-70	33,224	37,473	43,281	50,777	60,868	68,951	78,137	86,065	93,106	99,479	105,326	110,743	115,802
71-75	42,321	47,738	55,143	64,704	77,580	87,872	99,593	109,708	118,692	126,823	134,282	141,193	147,646
76yrs onwards	47,574	53,666	61,994	72,747	87,231	98,799	111,985	123,363	133,469	142,615	151,005	158,779	166,038

Health Guard Gold Plan (Floater)

Premium for Zone A

1A + 4C													
Age-Band	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	3500000	4000000	4500000	5000000
18-20	11,882	13,366	15,394	17,986	21,433	24,356	27,496	30,210	32,623	34,809	36,816	38,678	40,419
21-25	12,131	13,646	15,717	18,366	21,889	24,873	28,082	30,855	33,321	35,555	37,607	39,510	41,288
26-30	12,394	13,944	16,061	18,770	22,373	25,421	28,704	31,541	34,063	36,348	38,446	40,392	42,211
31-35	12,572	14,144	16,292	19,041	22,699	25,790	29,122	32,001	34,561	36,880	39,010	40,985	42,831
36-40	12,970	14,593	16,812	19,651	23,431	26,618	30,061	33,036	35,681	38,078	40,278	42,319	44,226
41-45	13,645	15,356	17,692	20,685	24,672	28,023	31,655	34,792	37,581	40,108	42,428	44,580	46,591
46-50	14,958	16,837	19,404	22,694	27,083	30,754	34,751	38,204	41,273	44,054	46,607	48,974	51,186
51-55	17,184	19,349	22,307	26,103	31,173	35,384	40,002	43,990	47,535	50,746	53,693	56,426	58,979
56-60	20,064	22,621	26,118	30,624	36,682	41,571	47,085	51,845	56,074	59,902	63,414	66,668	69,708
61-65	26,521	29,908	34,538	40,510	48,544	55,001	62,315	68,628	74,236	79,311	83,968	88,282	92,312
66-70	34,669	39,102	45,163	52,985	63,514	71,949	81,534	89,807	97,154	103,804	109,905	115,558	120,837
71-75	44,161	49,813	57,540	67,517	80,953	91,692	103,923	114,478	123,852	132,337	140,120	147,332	154,066
76yrs onwards	49,643	55,999	64,689	75,910	91,024	103,095	116,853	128,727	139,272	148,816	157,571	165,682	173,257

2A													
Age-Band	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	3500000	4000000	4500000	5000000
18-20	6,405	7,205	8,298	9,695	11,553	13,129	14,822	16,284	17,585	18,763	19,845	20,849	21,787
21-25	7,074	7,960	9,170	10,719	12,782	14,521	16,400	18,024	19,467	20,775	21,976	23,089	24,130
26-30	7,785	8,762	10,097	11,808	14,088	15,999	18,077	19,871	21,466	22,911	24,238	25,469	26,618
31-35	8,262	9,301	10,720	12,539	14,965	16,992	19,203	21,112	22,809	24,347	25,758	27,067	28,289
36-40	9,336	10,512	12,120	14,182	16,938	19,225	21,735	23,902	25,829	27,574	29,175	30,660	32,048
41-45	11,157	12,567	14,494	16,969	20,282	23,012	26,029	28,634	30,950	33,046	34,971	36,755	38,421
46-50	14,025	15,804	18,234	21,361	25,553	28,979	32,795	36,090	39,018	41,669	44,102	46,357	48,463
51-55	18,168	20,478	23,636	27,704	33,163	37,595	42,566	46,858	50,670	54,122	57,289	60,224	62,966
56-60	24,026	27,089	31,276	36,673	43,927	49,781	56,385	62,085	67,149	71,732	75,938	79,835	83,475
61-65	31,759	35,814	41,359	48,511	58,132	65,864	74,623	82,182	88,897	94,975	100,551	105,718	110,544
66-70	41,516	46,825	54,083	63,449	76,058	86,159	97,638	107,544	116,342	124,306	131,612	138,381	144,702
71-75	52,883	59,651	68,905	80,851	96,941	109,802	124,448	137,088	148,313	158,474	167,794	176,430	184,494
76yrs onwards	59,447	67,059	77,465	90,902	109,002	123,457	139,932	154,151	166,778	178,207	188,691	198,405	207,476

2A + 1C													
Age-Band	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	3500000	4000000	4500000	5000000
18-20	8,355	9,398	10,823	12,646	15,069	17,125	19,333	21,241	22,937	24,474	25,886	27,195	28,419
21-25	8,936	10,054	11,582	13,537	16,138	18,335	20,705	22,753	24,574	26,223	27,738	29,143	30,456
26-30	9,555	10,752	12,388	14,483	17,274	19,621	22,163	24,360	26,312	28,081	29,706	31,212	32,619
31-35	9,970	11,220	12,929	15,118	18,037	20,484	23,142	25,439	27,480	29,329	31,027	32,601	34,073
36-40	10,903	12,274	14,147	16,548	19,752	22,426	25,344	27,865	30,106	32,135	33,999	35,726	37,341
41-45	12,486	14,060	16,211	18,971	22,660	25,719	29,078	31,980	34,559	36,894	39,038	41,026	42,883
46-50	15,272	17,203	19,843	23,236	27,778	31,513	35,648	39,220	42,393	45,267	47,905	50,350	52,634
51-55	19,391	21,851	25,214	29,542	35,345	40,080	45,364	49,926	53,979	57,649	61,016	64,138	67,054
56-60	24,862	28,032	32,364	37,949	45,455	51,513	58,347	64,245	69,485	74,228	78,580	82,613	86,379
61-65	32,863	37,061	42,798	50,199	60,155	68,156	77,219	85,042	91,990	98,280	104,050	109,397	114,390
66-70	42,960	48,454	55,964	65,657	78,705	89,157	101,035	111,285	120,390	128,631	136,191	143,195	149,737
71-75	54,722	61,727	71,302	83,664	100,314	113,622	128,778	141,857	153,473	163,987	173,632	182,568	190,913
76yrs onwards	61,516	69,392	80,160	94,065	112,794	127,752	144,801	159,514	172,581	184,408	195,256	205,308	214,694



Health Guard Gold Plan (Floater)

Premium for Zone A

2A + 2C													
Age-Band	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	3500000	4000000	4500000	5000000
18-20	10,154	11,422	13,155	15,370	18,315	20,814	23,497	25,816	27,878	29,746	31,462	33,053	34,540
21-25	10,685	12,021	13,846	16,182	19,290	21,917	24,748	27,195	29,370	31,341	33,150	34,828	36,397
26-30	11,248	12,656	14,581	17,044	20,325	23,089	26,077	28,659	30,955	33,034	34,944	36,715	38,369
31-35	11,626	13,083	15,074	17,624	21,020	23,876	26,970	29,643	32,019	34,172	36,148	37,981	39,694
36-40	12,477	14,044	16,184	18,927	22,584	25,646	28,977	31,855	34,413	36,730	38,857	40,830	42,673
41-45	13,921	15,672	18,066	21,136	25,235	28,648	32,381	35,605	38,472	41,068	43,451	45,661	47,725
46-50	16,460	18,537	21,377	25,023	29,900	33,929	38,370	42,205	45,613	48,700	51,533	54,160	56,614
51-55	20,479	23,073	26,619	31,178	37,285	42,290	47,852	52,653	56,920	60,784	64,329	67,616	70,687
56-60	25,698	28,974	33,452	39,225	46,983	53,245	60,308	66,405	71,821	76,724	81,222	85,391	89,284
61-65	33,969	38,307	44,237	51,887	62,177	70,447	79,816	87,901	95,083	101,584	107,548	113,075	118,236
66-70	44,405	50,083	57,846	67,865	81,351	92,155	104,432	115,027	124,438	132,956	140,770	148,010	154,771
71-75	56,562	63,802	73,700	86,478	103,687	117,443	133,108	146,627	158,634	169,501	179,470	188,707	197,332
76yrs onwards	63,584	71,726	82,856	97,228	116,587	132,048	149,670	164,878	178,384	190,608	201,822	212,212	221,913

2A + 3C													
Age-Band	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	3500000	4000000	4500000	5000000
18-20	11,925	13,414	15,448	18,050	21,509	24,443	27,595	30,318	32,739	34,933	36,948	38,816	40,563
21-25	12,423	13,976	16,098	18,813	22,425	25,480	28,770	31,613	34,141	36,431	38,534	40,485	42,308
26-30	12,952	14,574	16,789	19,623	23,397	26,581	30,019	32,989	35,630	38,022	40,219	42,257	44,161
31-35	13,308	14,975	17,252	20,167	24,050	27,320	30,857	33,913	36,630	39,091	41,351	43,447	45,405
36-40	14,107	15,877	18,295	21,391	25,519	28,983	32,743	35,991	38,878	41,494	43,896	46,123	48,204
41-45	15,463	17,407	20,063	23,467	28,010	31,803	35,941	39,515	42,692	45,570	48,212	50,661	52,950
46-50	17,849	20,099	23,173	27,119	32,392	36,765	41,567	45,715	49,401	52,740	55,805	58,646	61,301
51-55	21,625	24,360	28,098	32,901	39,331	44,620	50,475	55,531	60,024	64,093	67,827	71,289	74,523
56-60	26,534	29,917	34,541	40,501	48,512	54,977	62,270	68,566	74,158	79,220	83,864	88,168	92,188
61-65	35,074	39,553	45,676	53,574	64,200	72,739	82,412	90,761	98,176	104,889	111,047	116,753	122,082
66-70	45,849	51,713	59,728	70,072	83,997	95,153	107,829	118,769	128,486	137,281	145,349	152,825	159,806
71-75	58,403	65,878	76,097	89,291	107,060	121,263	137,438	151,397	163,795	175,015	185,309	194,846	203,752
76yrs onwards	65,653	74,059	85,551	100,391	120,379	136,343	154,539	170,241	184,187	196,809	208,387	219,115	229,132

2A + 4C													
Age-Band	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	3500000	4000000	4500000	5000000
18-20	13,710	15,422	17,761	20,752	24,730	28,103	31,726	34,857	37,641	40,163	42,480	44,628	46,636
21-25	14,188	15,961	18,384	21,483	25,607	29,096	32,852	36,098	38,984	41,598	43,999	46,226	48,308
26-30	14,695	16,533	19,045	22,260	26,538	30,151	34,048	37,416	40,410	43,123	45,614	47,924	50,083
31-35	15,035	16,918	19,489	22,781	27,164	30,859	34,852	38,301	41,368	44,147	46,698	49,064	51,275
36-40	15,801	17,782	20,488	23,954	28,571	32,453	36,659	40,292	43,523	46,449	49,136	51,628	53,957
41-45	17,100	19,248	22,182	25,943	30,958	35,154	39,722	43,669	47,176	50,354	53,271	55,977	58,504
46-50	19,386	21,827	25,162	29,442	35,157	39,908	45,113	49,609	53,605	57,224	60,547	63,627	66,505
51-55	23,004	25,910	29,881	34,981	41,805	47,435	53,648	59,014	63,783	68,101	72,065	75,740	79,173
56-60	27,677	31,182	35,974	42,135	50,389	57,153	64,669	71,158	76,925	82,146	86,938	91,380	95,529
61-65	36,179	40,799	47,115	55,262	66,223	75,031	85,009	93,620	101,270	108,194	114,546	120,432	125,929
66-70	47,294	53,342	61,610	72,280	86,644	98,151	111,226	122,511	132,534	141,606	149,929	157,640	164,841
71-75	60,243	67,953	78,495	92,104	110,433	125,084	141,768	156,167	168,955	180,529	191,147	200,985	210,171
76yrs onwards	67,721	76,392	88,247	103,553	124,172	140,639	159,408	175,605	189,990	203,010	214,953	226,018	236,351

Health Guard Gold Plan (Floater)

Premium for Zone B

1A + 1C													
Age-Band	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	3500000	4000000	4500000	5000000
18-20	5,254	5,910	6,807	7,953	9,477	10,770	12,159	13,358	14,425	15,392	16,280	17,103	17,873
21-25	5,529	6,220	7,165	8,373	9,981	11,341	12,806	14,072	15,197	16,217	17,153	18,022	18,833
26-30	5,820	6,549	7,545	8,820	10,517	11,947	13,494	14,829	16,017	17,093	18,081	18,998	19,854
31-35	6,016	6,770	7,800	9,119	10,877	12,355	13,955	15,338	16,568	17,682	18,705	19,653	20,539
36-40	6,456	7,267	8,374	9,793	11,686	13,270	14,994	16,483	17,807	19,006	20,106	21,127	22,081
41-45	7,203	8,109	9,348	10,937	13,058	14,824	16,755	18,424	19,907	21,250	22,483	23,627	24,695
46-50	8,654	9,747	11,240	13,158	15,723	17,842	20,178	22,195	23,988	25,612	27,102	28,484	29,775
51-55	10,841	12,214	14,092	16,506	19,740	22,390	25,335	27,878	30,138	32,185	34,063	35,803	37,429
56-60	14,045	15,835	18,282	21,437	25,677	29,099	32,960	36,292	39,252	41,931	44,389	46,668	48,795
61-65	18,564	20,935	24,176	28,357	33,981	38,501	43,621	48,040	51,965	55,518	58,777	61,798	64,618
66-70	24,268	27,372	31,614	37,089	44,460	50,364	57,074	62,865	68,008	72,663	76,933	80,890	84,586
71-75	30,912	34,869	40,278	47,262	56,667	64,185	72,746	80,135	86,697	92,636	98,084	103,132	107,846
76yrs onwards	34,750	39,200	45,282	53,137	63,717	72,167	81,797	90,109	97,490	104,171	110,299	115,978	121,280

1A + 2C													
Age-Band	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	3500000	4000000	4500000	5000000
18-20	6,695	7,531	8,673	10,134	12,076	13,723	15,493	17,022	18,381	19,613	20,744	21,793	22,774
21-25	6,928	7,794	8,977	10,491	12,504	14,208	16,043	17,628	19,037	20,314	21,486	22,574	23,590
26-30	7,176	8,074	9,300	10,870	12,959	14,724	16,627	18,271	19,733	21,058	22,275	23,404	24,457
31-35	7,342	8,261	9,517	11,125	13,265	15,070	17,019	18,704	20,201	21,558	22,804	23,959	25,039
36-40	7,716	8,683	10,005	11,697	13,952	15,848	17,901	19,676	21,253	22,683	23,995	25,212	26,349
41-45	8,351	9,399	10,832	12,669	15,118	17,167	19,398	21,325	23,038	24,589	26,014	27,335	28,569
46-50	9,583	10,790	12,440	14,556	17,382	19,731	22,305	24,528	26,505	28,295	29,938	31,461	32,885
51-55	11,674	13,149	15,166	17,756	21,223	24,079	27,236	29,962	32,385	34,579	36,592	38,459	40,203
56-60	14,713	16,589	19,153	22,458	26,900	30,485	34,529	38,020	41,121	43,928	46,503	48,890	51,119
61-65	19,448	21,932	25,328	29,707	35,599	40,334	45,698	50,327	54,439	58,162	61,576	64,740	67,695
66-70	25,424	28,675	33,119	38,855	46,577	52,763	59,792	65,858	71,246	76,123	80,597	84,742	88,613
71-75	32,385	36,530	42,196	49,512	59,365	67,241	76,210	83,950	90,825	97,047	102,755	108,043	112,981
76yrs onwards	36,405	41,066	47,439	55,667	66,751	75,603	85,693	94,400	102,133	109,132	115,552	121,500	127,055

1A + 3C													
Age-Band	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	3500000	4000000	4500000	5000000
18-20	8,095	9,106	10,487	12,253	14,601	16,593	18,732	20,581	22,225	23,714	25,082	26,350	27,536
21-25	8,307	9,345	10,763	12,577	14,990	17,033	19,231	21,131	22,819	24,350	25,755	27,058	28,276
26-30	8,531	9,598	11,056	12,921	15,402	17,500	19,761	21,714	23,451	25,025	26,470	27,810	29,062
31-35	8,682	9,768	11,252	13,152	15,680	17,814	20,117	22,106	23,875	25,478	26,950	28,315	29,590
36-40	9,021	10,151	11,695	13,671	16,303	18,519	20,917	22,988	24,830	26,498	28,030	29,450	30,778
41-45	9,596	10,800	12,445	14,552	17,360	19,716	22,274	24,483	26,448	28,227	29,861	31,376	32,792
46-50	10,714	12,061	13,902	16,263	19,413	22,041	24,910	27,389	29,592	31,587	33,419	35,118	36,705
51-55	12,610	14,201	16,375	19,165	22,896	25,984	29,382	32,316	34,924	37,286	39,454	41,464	43,342
56-60	15,382	17,343	20,023	23,479	28,123	31,871	36,099	39,748	42,990	45,925	48,617	51,112	53,442
61-65	20,332	22,929	26,479	31,058	37,217	42,168	47,775	52,615	56,914	60,805	64,375	67,683	70,772
66-70	26,579	29,978	34,625	40,622	48,694	55,161	62,510	68,852	74,485	79,583	84,260	88,594	92,641
71-75	33,857	38,190	44,114	51,763	62,064	70,298	79,674	87,766	94,953	101,458	107,425	112,954	118,117
76yrs onwards	38,059	42,933	49,595	58,197	69,785	79,040	89,588	98,691	106,775	114,092	120,804	127,023	132,830



Health Guard Gold Plan (Floater)

Premium for Zone B

1A + 4C													
Age-Band	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	3500000	4000000	4500000	5000000
18-20	9,506	10,693	12,315	14,389	17,146	19,485	21,997	24,168	26,098	27,847	29,453	30,943	32,335
21-25	9,705	10,917	12,574	14,693	17,511	19,898	22,466	24,684	26,657	28,444	30,085	31,608	33,030
26-30	9,916	11,155	12,849	15,016	17,899	20,337	22,963	25,233	27,250	29,078	30,757	32,314	33,769
31-35	10,057	11,315	13,034	15,233	18,159	20,632	23,298	25,601	27,649	29,504	31,208	32,788	34,265
36-40	10,376	11,675	13,449	15,720	18,744	21,295	24,049	26,429	28,545	30,462	32,222	33,855	35,381
41-45	10,916	12,284	14,154	16,548	19,737	22,419	25,324	27,834	30,065	32,087	33,943	35,664	37,272
46-50	11,966	13,469	15,523	18,155	21,666	24,603	27,801	30,563	33,019	35,243	37,285	39,179	40,949
51-55	13,747	15,479	17,846	20,882	24,938	28,307	32,001	35,192	38,028	40,597	42,955	45,141	47,183
56-60	16,051	18,097	20,894	24,500	29,345	33,257	37,668	41,476	44,859	47,921	50,731	53,334	55,766
61-65	21,217	23,926	27,630	32,408	38,836	44,001	49,852	54,903	59,388	63,449	67,174	70,626	73,850
66-70	27,735	31,282	36,130	42,388	50,811	57,559	65,227	71,845	77,723	83,043	87,924	92,446	96,669
71-75	35,329	39,851	46,032	54,013	64,762	73,354	83,138	91,582	99,082	105,869	112,096	117,865	123,252
76yrs onwards	39,714	44,799	51,751	60,728	72,819	82,476	93,483	102,981	111,417	119,053	126,056	132,546	138,606

2A													
Age-Band	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	3500000	4000000	4500000	5000000
18-20	5,124	5,764	6,638	7,756	9,242	10,503	11,857	13,027	14,068	15,011	15,876	16,679	17,430
21-25	5,659	6,368	7,336	8,576	10,226	11,617	13,120	14,419	15,574	16,620	17,580	18,471	19,304
26-30	6,228	7,010	8,078	9,446	11,271	12,799	14,461	15,897	17,173	18,329	19,391	20,375	21,295
31-35	6,610	7,441	8,576	10,031	11,972	13,594	15,362	16,890	18,247	19,477	20,606	21,653	22,632
36-40	7,469	8,410	9,696	11,346	13,550	15,380	17,388	19,122	20,663	22,059	23,340	24,528	25,638
41-45	8,925	10,053	11,595	13,576	16,226	18,410	20,823	22,907	24,760	26,437	27,976	29,404	30,737
46-50	11,220	12,643	14,587	17,089	20,442	23,183	26,236	28,872	31,214	33,335	35,282	37,086	38,771
51-55	14,534	16,383	18,909	22,163	26,531	30,076	34,053	37,486	40,536	43,298	45,831	48,179	50,373
56-60	19,221	21,671	25,021	29,338	35,141	39,825	45,108	49,668	53,719	57,386	60,750	63,868	66,780
61-65	25,407	28,652	33,087	38,809	46,506	52,691	59,698	65,746	71,118	75,980	80,441	84,575	88,435
66-70	33,213	37,460	43,266	50,759	60,847	68,928	78,110	86,035	93,074	99,445	105,289	110,705	115,762
71-75	42,306	47,721	55,124	64,681	77,553	87,842	99,558	109,670	118,651	126,779	134,235	141,144	147,595
76yrs onwards	47,558	53,647	61,972	72,722	87,201	98,765	111,946	123,321	133,423	142,566	150,953	158,724	165,980

2A + 1C													
Age-Band	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	3500000	4000000	4500000	5000000
18-20	6,684	7,518	8,659	10,117	12,056	13,700	15,466	16,993	18,350	19,579	20,709	21,756	22,735
21-25	7,149	8,044	9,266	10,829	12,911	14,668	16,564	18,202	19,659	20,979	22,190	23,314	24,364
26-30	7,644	8,602	9,910	11,586	13,819	15,697	17,731	19,488	21,050	22,465	23,764	24,969	26,096
31-35	7,976	8,976	10,343	12,095	14,429	16,388	18,514	20,351	21,984	23,463	24,822	26,081	27,258
36-40	8,723	9,819	11,317	13,238	15,801	17,941	20,275	22,292	24,085	25,708	27,199	28,581	29,873
41-45	9,989	11,248	12,969	15,177	18,128	20,575	23,263	25,584	27,647	29,515	31,231	32,821	34,306
46-50	12,217	13,763	15,875	18,589	22,222	25,210	28,519	31,376	33,915	36,214	38,324	40,280	42,107
51-55	15,513	17,481	20,172	23,634	28,276	32,064	36,291	39,941	43,183	46,119	48,813	51,310	53,643
56-60	19,890	22,425	25,891	30,359	36,364	41,210	46,677	51,396	55,588	59,382	62,864	66,090	69,103
61-65	26,291	29,648	34,238	40,159	48,124	54,525	61,775	68,033	73,592	78,624	83,240	87,517	91,512
66-70	34,368	38,763	44,771	52,526	62,964	71,326	80,828	89,028	96,312	102,905	108,952	114,556	119,789
71-75	43,778	49,381	57,042	66,932	80,251	90,898	103,022	113,486	122,779	131,190	138,906	146,055	152,730
76yrs onwards	49,213	55,514	64,128	75,252	90,235	102,202	115,841	127,611	138,065	147,526	156,205	164,246	171,755

Health Guard Gold Plan (Floater)

Premium for Zone B

2A + 2C													
Age-Band	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	3500000	4000000	4500000	5000000
18-20	8,123	9,138	10,524	12,296	14,652	16,651	18,798	20,653	22,302	23,797	25,169	26,442	27,632
21-25	8,548	9,617	11,077	12,945	15,432	17,534	19,799	21,756	23,496	25,072	26,520	27,863	29,118
26-30	8,998	10,125	11,665	13,636	16,260	18,471	20,862	22,927	24,764	26,427	27,955	29,372	30,696
31-35	9,301	10,467	12,060	14,099	16,816	19,101	21,576	23,714	25,615	27,337	28,919	30,385	31,755
36-40	9,982	11,235	12,947	15,141	18,067	20,517	23,182	25,484	27,530	29,384	31,086	32,664	34,139
41-45	11,136	12,538	14,453	16,909	20,188	22,918	25,905	28,484	30,777	32,854	34,761	36,528	38,180
46-50	13,168	14,830	17,102	20,019	23,920	27,143	30,696	33,764	36,491	38,960	41,227	43,328	45,291
51-55	16,384	18,459	21,295	24,942	29,828	33,832	38,281	42,123	45,536	48,627	51,464	54,093	56,549
56-60	20,559	23,179	26,762	31,380	37,587	42,596	48,247	53,124	57,457	61,379	64,978	68,313	71,427
61-65	27,175	30,645	35,389	41,509	49,742	56,358	63,852	70,321	76,067	81,267	86,039	90,460	94,589
66-70	35,524	40,067	46,277	54,292	65,081	73,724	83,546	92,022	99,550	106,365	112,616	118,408	123,817
71-75	45,250	51,042	58,960	69,182	82,949	93,954	106,486	117,302	126,907	135,601	143,576	150,966	157,866
76yrs onwards	50,867	57,381	66,285	77,782	93,269	105,638	119,736	131,902	142,707	152,487	161,457	169,769	177,531

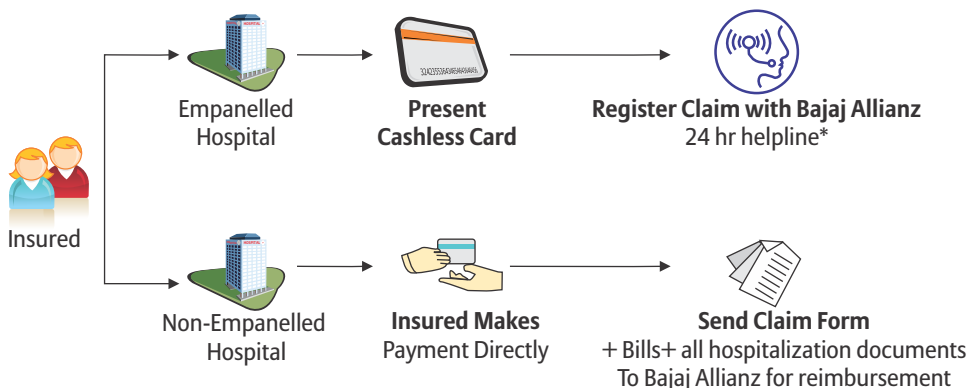
2A + 3C													
Age-Band	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	3500000	4000000	4500000	5000000
18-20	9,540	10,731	12,359	14,440	17,207	19,555	22,076	24,254	26,191	27,946	29,558	31,053	32,450
21-25	9,939	11,181	12,879	15,050	17,940	20,384	23,016	25,290	27,313	29,145	30,827	32,388	33,846
26-30	10,362	11,659	13,431	15,699	18,718	21,265	24,015	26,391	28,504	30,418	32,175	33,805	35,329
31-35	10,646	11,980	13,802	16,134	19,240	21,856	24,686	27,130	29,304	31,273	33,081	34,757	36,324
36-40	11,286	12,701	14,636	17,113	20,415	23,187	26,194	28,793	31,103	33,195	35,117	36,898	38,563
41-45	12,371	13,925	16,050	18,774	22,408	25,443	28,753	31,612	34,153	36,456	38,569	40,529	42,360
46-50	14,279	16,079	18,539	21,695	25,914	29,412	33,254	36,572	39,521	42,192	44,644	46,917	49,041
51-55	17,300	19,488	22,478	26,321	31,465	35,696	40,380	44,425	48,019	51,274	54,262	57,031	59,618
56-60	21,227	23,933	27,632	32,401	38,809	43,982	49,816	54,852	59,326	63,376	67,092	70,535	73,751
61-65	28,059	31,642	36,541	42,860	51,360	58,191	65,930	72,609	78,541	83,911	88,838	93,403	97,666
66-70	36,680	41,370	47,782	56,058	67,198	76,122	86,263	95,015	102,789	109,825	116,279	122,260	127,845
71-75	46,722	52,702	60,878	71,433	85,648	97,011	109,950	121,118	131,036	140,012	148,247	155,877	163,001
76yrs onwards	52,522	59,247	68,441	80,312	96,303	109,075	123,631	136,193	147,349	157,447	166,710	175,292	183,306

2A + 4C													
Age-Band	300000	400000	500000	750000	1000000	1500000	2000000	2500000	3000000	3500000	4000000	4500000	5000000
18-20	10,968	12,338	14,209	16,602	19,784	22,482	25,381	27,885	30,113	32,131	33,984	35,702	37,309
21-25	11,350	12,769	14,707	17,187	20,485	23,277	26,282	28,878	31,187	33,279	35,199	36,981	38,646
26-30	11,756	13,227	15,236	17,808	21,231	24,121	27,239	29,933	32,328	34,498	36,491	38,339	40,066
31-35	12,028	13,534	15,592	18,225	21,731	24,687	27,881	30,641	33,095	35,317	37,358	39,251	41,020
36-40	12,641	14,226	16,391	19,163	22,857	25,962	29,327	32,234	34,818	37,159	39,309	41,303	43,166
41-45	13,680	15,398	17,746	20,754	24,766	28,124	31,778	34,935	37,741	40,283	42,617	44,781	46,804
46-50	15,509	17,461	20,130	23,553	28,125	31,927	36,091	39,687	42,884	45,779	48,437	50,902	53,204
51-55	18,403	20,728	23,905	27,985	33,444	37,948	42,918	47,211	51,026	54,481	57,652	60,592	63,338
56-60	22,141	24,946	28,779	33,708	40,311	45,722	51,735	56,927	61,540	65,717	69,550	73,104	76,423
61-65	28,943	32,639	37,692	44,210	52,978	60,025	68,007	74,896	81,016	86,555	91,637	96,346	100,743
66-70	37,835	42,674	49,288	57,824	69,315	78,521	88,981	98,009	106,027	113,285	119,943	126,112	131,873
71-75	48,194	54,363	62,796	73,683	88,346	100,067	113,415	124,934	135,164	144,424	152,918	160,788	168,137
76yrs onwards	54,177	61,114	70,597	82,843	99,338	112,511	127,526	140,484	151,992	162,408	171,962	180,815	189,081



- **How do I Buy this policy?**
- Discuss the policy benefits, coverage and premium details with your insurance advisor or visit our website (www.bajajallianz.com) for details
- 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 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 centers. 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 30 days only
- Depending on our evaluation if your proposal is accepted, then we will issue the policy subject to receipt of annual single premium as published on the prospectus.
- If the policy is issued we will refund you 100% of the cost of the pre-policy medical examination
- The Policy Schedule, Policy Wordings, Cashless Cards and Health Guide will be sent to your mailing address mentioned on the proposal form

- **How do I make a Claim?**



Complete set of claim documents needs to be forwarded to
 Health Administration Team,
 Bajaj Allianz General Insurance Co. Ltd.
 2nd floor, Bajaj Finserv Building, Behind Weikfield IT Park, Off Nagar Road, Viman Nagar-Pune - 411 014.

- **Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015 (Prohibition of Rebates)**
 No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurers. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to 10 lakh rupees.

The above information is indicative in nature, please refer the policy wordings or visit our website / our nearest office for further details





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