

BAJAJ ALLIANZ JANATA PERSONAL ACCIDENT POLICY- INDIVIDUAL

CUSTOMER INFORMATION SHEET

This document provides key information about your policy. You are also advised to go through your policy document

SI No	Title	Description	Policy Clause Number
1	Name of Insurance Product	Bajaj Allianz Janata Personal Accident Policy- Individual	
2	Policy Number	Kindly refer to Your Policy schedule	
3	Type of Insurance	Kindly refer to Your Policy schedule	
4	Sum Insured (Basis)	Kindly refer to Your Policy schedule	
5	Policy Coverage (What the Policy Covers)	Coverages	
		Death – Nominee will be paid 100% of the sum assured shown under the policy schedule, if during the Policy Period the insured meets with Accidental Bodily Injury that causes death within 12 Months.	Section C.a
		Permanent Total Disability- 100 % of the sum assured shown under the Schedule will be paid if the insured meets with Accidental Bodily Injury during the Policy Period that causes Permanent Total Disability within 12 months.	Section C.b
		Total Irrecoverable loss of sight in one eye or loss of use of one hand or foot - 50% of the Sum Insured stated in the policy schedule. It is also hereby further expressly agreed and declared that upon payment of claim under the benefit, the Total Sum Insured shall stand reduced by the amount paid under the said claim.	Section C.c
6	Exclusions (What the policy does not cover)	<p>General Exclusions Standard Exclusions</p> <ol style="list-style-type: none"> Medical Treatment Expenses traceable to pregnancy and its complications. (Excl 18) <p>Specific Exclusions</p> <ol style="list-style-type: none"> Accidental Bodily Injury that You meet with: <ol style="list-style-type: none"> Through suicide, attempted suicide or self inflicted injury or illness. While under the influence of liquor or drugs. Through deliberate or intentional, unlawful or criminal act, error, or omission. Whilst engaging in aviation or ballooning etc Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs. As a result of any curative treatments or interventions that you carry out or have carried out on your body. Arising out of your participation in any naval, military or air force Consequential losses of any kind or insured person’s actual or alleged legal liability. Any existing disability HIV and/or any HIV related illness including AIDS War (whether declared or not), civil war, invasion, act of foreign enemies etc Nuclear energy, radiation. 	Section D

7	<p>Waiting Period Time period during which specified disease/treatment</p>	<p>Initial Waiting period: Not applicable Specific Waiting period: Not applicable Pre-existing diseases: Not applicable</p>	
8	<p>Financial Limits of Coverage</p> <p>i. Sublimit (it is a pre defined limit and the insurance company will not pay any amount in excess of this limit)</p> <p>ii. Deductible (it is a specified amount: Upto which an insurance company will not pay any claim and Which will be deducted from total claim amount (if claim amount is more than the specified amount)</p> <p>iii. Any other limit (as applicable)</p>	<p>The policy will pay only up to the limits specified hereunder for the following diseases/procedures:</p> <p>Sub limits - Not applicable</p> <p>Deductible – Not applicable</p> <p>Other Limits: Total Irrecoverable loss of sight in one eye or loss of use of one hand or foot - 50% of the Sum Insured stated in the policy schedule</p>	<p>Section C.a Section C.b Section C.c</p>
9	<p>Claims/claims procedure</p>	<p>If the Insured's meets with any Accidental Bodily Injury that may result in a claim, then as a condition precedent to our liability:</p> <ol style="list-style-type: none"> i. Insured or someone claiming on Insured's behalf must inform us in writing immediately and in any event within 30 days. ii. Insured must immediately consult a Doctor/ Medical Practitioner and follow the advice and treatment that he recommends. iii. Insured must take reasonable steps to lessen the consequences of Insured's Bodily Injury. iv. At Company's cost, Insured must have himself/herself examined by Company's medical advisors, if the Company ask for this, and as often as the Company considers this to be necessary. v. Insured or someone claiming on Insured's behalf must promptly give Company the documentation and other information the Company ask for to investigate the claim or Company's obligation to make payment for it. vi. In event of Insured's death, someone claiming on Insured's behalf must inform the Company in writing immediately and send Us a copy of the post mortem report (if any) within 30 days. <p>*Note: Waiver of conditions (i) and (vi) may be considered in extreme cases of hardship where it is proved to Company's satisfaction that under</p>	<p>Section E</p>

		<p>the circumstances in which Insureds were placed, it was not possible for the Insured or any other person to give notice or file claim within the prescribed time limit.</p> <p>Turnaround time(TAT) for claim settlement: 1. Turnaround time (TAT) for claim settlement: 30 Working Days</p> <p>Weblinks Network hospital and Black listed hospital list https://www.bajajallianz.com/branch-locator.html</p> <p>Helpline numbers Tollfree: 1800-103-2529</p> <p>Downloading /getting claim forms Health Insurance Claim Process Accident Insurance Claim (bajajallianz.com)</p>	
10	Policy Servicing	<p>Call centre number(Toll free): 1800-209-5858</p> <p>Details of Company officials: Branch-wise GRO details can be found on the below link. https://www.bajajallianz.com/download-documents/other-information/GRO-List.pdf</p>	
11	Grievances /Complaints	<p>Grievance Redressal Procedure:</p> <ol style="list-style-type: none"> Toll-free number 1-800-209- 5858 or 020-30305858, Say “Hi” on WhatsApp on +91 7507245858 Branches for resolution of your grievances /complaints, the Branch details can be found on our website: www.bajajallianz.com/branch-locator.html Register your grievances / complaints on our website: www.bajajallianz.com/about-us/customer-service.html E-mail <ul style="list-style-type: none"> Level 1: bagichelp@bajajallianz.co.in and for senior citizens to seniorcitizen@bajajallianz.co.in Level 2: In case you are not satisfied with the response given to you at Level 1 you may write to our Grievance Redressal Officer at ggro@bajajallianz.co.in Level 3: If in case, your grievance is still not resolved, and you wish to talk to our care specialist, please give a missed call on +91 8080945060 OR SMS To 575758 and our care specialist will call you back If you are still not satisfied with the decision of the Insurance Company, you may approach the Insurance Ombudsman, established by the Central Government for redressal of grievance. Detailed process along with list of Ombudsman offices are available at www.cioins.co.in/ombudsman.html 	Section E.16
12	Things to remember	<p>Free Look Cancellation: Insured has an option of cancelling his/her policy up to 30 days from the first inception of policy with Us , subject to rest terms and conditions.</p> <p>Policy Renewal: Except on grounds of fraud , moral hazard or mis representation or non-co-operation, renewal of your policy shall not be denied</p> <p>Migration and Portability: At renewal Insured has an option to migrate his /her policy to other policy with us or port the policy to another insurer subject to terms and conditions specified under Migration and Portability guidelines For detailed guidelines on Migration and Portability, kindly refer the link https://irdai.gov.in/document-detail?documentId=393128</p>	Section E

Bajaj Allianz General Insurance Co. Ltd.

Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006. Reg. No.: 113
 For more details, log on to: www.bajajallianz.com | E-mail: bagichelp@bajajallianz.co.in or
 Call at: Sales - 1800 209 0144 / Service - 1800 209 5858 (Toll Free No.)
 Issuing Office:



		<p>beneficiary will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed Insured beneficiary will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability</p> <p>Moratorium period: After the expiry of Moratorium Period no health insurance policy shall be contestable except for proven fraud and permanent exclusions specified in the policy contract The moratorium would be applicable for the sum insured of the first policy and subsequently completion of 60 continuous months would be applicable from date of enhancement of sums insured only on the enhanced limits</p>	
13	Your Obligations	<p>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement</p> <p>Disclosure of other material information during the policy period.</p>	
<p>Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.</p>			

Declaration by policy holder

I have read the above and confirm having noted the details

Place
 Date:

Signature of Policy holder

Note: Web link for downloading the product related documents
<https://www.bajajallianz.com/health-insurance-plans/health-insurance-documents.html>