

**Bajaj Allianz General Insurance Company Limited**  
**Corporate Identity Number: U66010PN2000PLC015329. IRDAI Registration No.113**  
**Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006**  
**UIN: BAJHLIP23143V012223**

## **CUSTOMER INFORMATION SHEET**

(Description is illustrative and not exhaustive)

SI No	Title	Description			Policy Clause Number
1	Product Name	MY HEALTH CARE PLAN			
2	What am I covered for	<b>Sections</b>	<b>Coverage</b>	<b>Section Number</b>	<b>SECTION C) COVERAGE</b>
		<b>Part I</b>	<b>In-patient Hospitalisation Treatment</b>	<b>Section C- Coverages- Part I</b>	
		<b>Part II</b>	<b>Super Top Up ((In-patient Hospitalisation Treatment)</b>	<b>Section C- Coverages- Part II</b>	
		1	Pre-Hospitalisation Medical Expenses	Section C- Coverages- 1	
		2	Post-Hospitalisation Medical Expenses	Section C- Coverages- 2	
		3	Modern Treatment Methods and Advancement in Technologies	Section C- Coverages- 3	
		4	Day Care Treatment	Section C- Coverages- 4	
		5	Organ donor expenses	Section C- Coverages- 5	
		6	Ayurvedic and Homeopathic Hospitalization Cover	Section C- Coverages- 6	
		7	Road Ambulance	Section C- Coverages- 7	
		8	Maternity Package Expenses	Section C- Coverages- 8	
		9	Baby Care	Section C- Coverages- 9	
		10	Out-patient Treatment Expenses	Section C- Coverages- 10	
		11	Domiciliary Hospitalization	Section C- Coverages- 11	
		12	Home Nursing Benefit	Section C- Coverages- 12	
		13	Cost of Prescribed External Medical Aid	Section C- Coverages- 13	
		14	Sum Insured Reinstatement	Section C- Coverages- 14	
		15	Recharge	Section C- Coverages- 15	
		16	Airlift Cover	Section C- Coverages- 16	
		17	Cumulative Bonus	Section C- Coverages- 17	
		18	Family Visit	Section C- Coverages- 18	
	19	Renewal Premium Waiver Benefit	Section C- Coverages- 19		
	20	Consumable Expenses	Section C- Coverages- 20		
	<b>Sections</b>	<b>Optional Covers</b>	<b>Section C- Coverages- Part III</b>		
	1	Loss of Income Cover	Section C- Coverages- Part III- 1		

		2	Procedure wise sub limit	Section C- Coverages- Part III- 2	
		3	Surgery Only cover	Section C- Coverages- Part III- 3	
		4	Air Ambulance	Section C- Coverages- Part III- 4	
		5	Major Illness and Accident Multiplier (Indemnity)	Section C- Coverages- Part III- 5	
		6	International Cover – Emergency Care only	Section C- Coverages- Part III- 6	
		7	Hospital Daily Cash Benefit	Section C- Coverages- Part III- 7	
		8	Fracture Care	Section C- Coverages- Part III- 8	
		9	Super Cumulative Bonus	Section C- Coverages- Part III- 9	
		10	Double Sum Insured Benefit	Section C- Coverages- Part III- 10	
3	What are the major exclusions in the policy:	Please refer the Policy Wordings for detailed exclusion list			Section D
4	Waiting Period				Section D. I
			<b>Coverage</b>	<b>Waiting Period Options</b>	
			Change in PED Waiting Period	12 months 24 months 36 months 48 months	
			Change in Specific Disease Waiting Period	12 months 24 months 36 months 48 months	
			Initial 30 days WP	30 days	
			Change in Maternity Expenses waiting period	12 months 24 months 36 months 48 months	
			Change in Baby Care waiting period	9 months 12 months 24 months 36 months 48 months	
5	Payout basis	All pay outs are Indemnity payment basis except Renewal Premium Waiver Benefit.			<b>SECTION C) COVERAGE</b>
6	Cost Sharing and Sub Limits	1. <b>Cost Sharing</b> Our obligation to make payment in respect of surgeries for cataracts (after the expiry of the waiting period as specified in the Policy Schedule) shall be as specified in the Policy Schedule			Section E) General Terms And Conditions – Specific

		<p>i. 20% of the Sum Insured for each eye, subject to maximum of INR 100,000 for each of You.</p> <p>ii. The above mentioned limit for cataract can be waived, subject to payment of additional premium at the inception of the policy, provided this option is available under the plan.</p>	<p>Terms And Conditions</p> <p>Section 33</p>
7	<b>Discounts</b>	Please refer the Policy Wordings for detailed Discounts	<p>Section E) General Terms And Conditions – Specific Terms And Conditions</p> <p>Section 28</p>
8	<b>Renewal Conditions</b>	Please refer the Policy Wordings for detailed Renewal Conditions	<p>Section E) General Terms And Conditions - Standard General Terms And Conditions</p> <p>Section 6</p>
9	<b>Renewal Benefits</b>	<p>10. Annual Preventive Health check-up cover</p> <p>17. Cumulative Bonus</p> <p>Optional Cover</p> <p>9.Super Cumulative Bonus</p> <p>Discounts- Wellness Discount</p>	<p>Section C) Coverage</p>
10	<b>Cancellation</b>	Please refer the Policy Wordings for detailed Cancellation	<p>Section E) General Terms And Conditions - Standard General Terms And Conditions</p> <p>Section 7</p>
11	<b>Claims</b>	<ol style="list-style-type: none"> <li>1. Cashless Claims Procedure</li> <li>2. Reimbursement Claims Procedure</li> <li>3. List of Claim documents</li> <li>4. Service Delivery Process For Out Patient And Preventive Health Check Up Cover</li> </ol>	<p>Section E) General Terms And Conditions – Specific Terms And Conditions</p> <p>Section 30</p>
12	<b>Policy Servicing/ Grievances/Complaints</b>	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	<p>Annexure V:- List of Office of the Insurance Ombudsman</p>

13	<b>Insured's Rights</b>	Sum Insured Reinstatement Recharge Cumulative Bonus Migration Portability Inclusion of members under the Policy	Section C) 14 Section C) 15 Section C) 17 Section E) 12 Section E) 8 Section E) 36
14	<b>Insured's Obligations</b>	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid  Please provide the details while claiming under opted coverage within mentioned timeline also as and when requested by Health Administrative Team of Company.	Section D) 1  Section E) 30

**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.