

**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](http://www.bajajallianz.com) | E-mail: [bagichelp@bajajallianz.co.in](mailto:bagichelp@bajajallianz.co.in) or  
 Call at: Sales - 1800 209 0144 / Service - 1800 209 5858 (Toll Free No.)  
 Issuing Office

## CUSTOMER INFORMATION SHEET

(Description is illustrative and not exhaustive)

S.NO	TITLE	DESCRIPTION	REFER TO POLICY CLAUSE
1.	<b>Product Name</b>	Nidaan Swasthya Bima << Bajaj Allianz General Insurance Company >>	
2.	<b>What I am covered for</b>	a) Hospitalization expenses – Expenses incurred on hospitalization for a minimum period of 24 hours including pre-hospitalization expenses for a period of 30 days and post-hospitalization expenses for a period of 60 days. Time limit of 24 hrs shall not apply when the treatment is undergone in a Day Care Centre. b) AYUSH Coverage – Expenses incurred on hospitalization under AYUSH Treatment. c) Expenses incurred for treatment of cataract. d) Expenses incurred on hospitalisation for Modern Treatment listed procedures. e) Expenses on road Ambulance are subject to a maximum of Rs. 2000/- per hospitalization.	Section C Coverage
3.	<b>What are the major exclusions in the policy</b>	Following is a partial list of the policy exclusions, please refer to the policy document for the complete list of exclusions: a. Admission primarily for investigation & evaluation b. Admission primarily for rest Cure, rehabilitation, and respite care c. Expenses related to the surgical treatment of obesity that does not fulfil certain conditions d. Change of Gender treatments e. Expenses for cosmetic or plastic surgery expenses related to any treatment necessitated due to participation in hazardous or adventure sports	Section D
4.	<b>Waiting period</b>	a. Pre-Existing Diseases (other than pre-existing HIV/AIDS and Disability) will be covered after a waiting period of forty-eight (48) months of continuous coverage. b. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident c. Expenses related to the treatment of Pre-existing Disability covered after 24 months of continuous coverage from date of commencement of policy. d. In case of Life-threatening emergency arising for the pre-existing disability covered, 25% of Sum insured will be available for the treatment of same from 3rd year onwards. e. In case of Life-threatening emergency arising for the pre-existing disability covered, 50% of Sum insured will be available for the treatment of same from 4th year onwards or any subsequent continuously renewed policy year." f. Specified surgeries/ treatments/ diseases are covered after a specific waiting period of 24 months Specified surgeries/ treatments/ diseases are covered after a specific waiting period of 48 months	Section D) Exclusions - Standard Exclusions
5.	<b>Payment basis</b>	Payment on an indemnity basis (Cashless/ Reimbursement) and Benefit basis	Section E
6.	<b>Loss Sharing</b>	In case of a claim, this policy requires you to share the following costs: a) Expenses exceeding the following sub-limits:	Section C Coverage

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		i. Room Charges (Hospitalization): <ul style="list-style-type: none"> <li>Room Rent – Up to 1% of SI, subject to max of INR 5,000 per day</li> <li>ICU charges – Up to 2 % of SI, subject to max of INR 10,000 per day</li> </ul> b) In case Room rent exceeds the limits specified the claim shall be subject to the proportionate deduction c) Cataract – up to 25% of the Sum Insured or Rs. 40,000/- whichever is lower. d) Modern treatment methods and Advancements in technology: Up to 50% of the Sum Insured. e) AYUSH Treatment expenses covered up to 50% of Sum insured f) Expenses incurred on road Ambulance subject to a maximum of Rs.2000/- per hospitalisation.										
7.	<b>Renewal Conditions</b>	The policy shall ordinarily be renewable except on grounds of fraud, moral hazard, or misrepresentation by the insured person. Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years For details on the renewal please refer to the policy document.	Section E.I.10									
8.	<b>Cancellation</b>	a. The Insured may cancel this Policy by giving 15 days written notice and in such an event, the Company shall refund the premium on short-term rates for the unexpired Policy Period as per the rates detailed in the policy terms and conditions. b. The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, or fraud by the Insured Person by giving 15 days written notice	Section E.I.7									
9.	<b>Claims</b>	a. For Cashless Service: <ul style="list-style-type: none"> <li>Hospital Network details can be obtained from our website: <a href="https://www.bajajallianz.com/branch-locator.html">https://www.bajajallianz.com/branch-locator.html</a></li> </ul> b. For Reimbursement of claims: For reimbursement of claims the insured person may submit the necessary documents to the Company within the prescribed time limit as specified hereunder.  For details on the claim procedure please refer to the policy document. <table border="1" data-bbox="352 1541 1190 1814"> <thead> <tr> <th>Sr.N</th> <th>Type of Claim</th> <th>Prescribed Time limit</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Reimbursement of hospitalization, daycare, and pre-hospitalization expenses</td> <td>Within thirty days of the date of discharge from the hospital</td> </tr> <tr> <td>2</td> <td>Reimbursement of post-hospitalization expenses</td> <td>Within fifteen days from completion of post-hospitalization treatment</td> </tr> </tbody> </table>	Sr.N	Type of Claim	Prescribed Time limit	1	Reimbursement of hospitalization, daycare, and pre-hospitalization expenses	Within thirty days of the date of discharge from the hospital	2	Reimbursement of post-hospitalization expenses	Within fifteen days from completion of post-hospitalization treatment	Section E.III.A
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2	Reimbursement of post-hospitalization expenses	Within fifteen days from completion of post-hospitalization treatment										
10.	<b>Policy Servicing</b>	Bajaj Allianz General Insurance Co. Ltd Bajaj Allianz House, Airport Road Yerawada, Pune 411006										

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11.	<b>Grievances/ Complaints</b>	<p>a. Details of Grievance redressal officer, Email:  <a href="mailto:bagichelp@bajajallianz.co.in">bagichelp@bajajallianz.co.in</a></p> <p>b. IRDAI Integrated Grievance Management System –  <a href="https://igms.irda.gov.in/">https://igms.irda.gov.in/</a></p> <p>c. Insurance Ombudsman – The contact details of the Insurance Ombudsman offices have been provided as Annexure-I of the Policy</p>	Section E.I.15
12.	<b>Insured's Rights</b>	<p>a. Free Look Period of 15 days from the date of receipt of the policy shall be applicable at the inception</p> <p>b. Lifelong renewability (except on certain specific grounds)</p> <p>c. Right to migrate from one product to another product of the company. Customer Service Cell: 1800-225858 (free calls from BSNL/MTNL lines only)/ 1800-1025858 ( free calls from Bharti users – mobile /landline ) or 020-30305858</p> <p>d. Right to port from one company to another company</p> <p>e. Change in SI during the policy term or at the time of renewal</p> <p>f. Norms on TAT for Pre-Auth and Settlement of reimbursement</p>	Section E
13.	<b>Insured's Obligations</b>	<p>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in the claim not being paid.</p>	