

NON-MEDICAL EXPENSES COVER

Policy Wordings

SECTION A) PREAMBLE

Whereas the Insured has made to Bajaj Allianz General Insurance Company Ltd. (hereinafter called the Company), a proposal which is hereby agreed to be the basis of this Rider and the Insured has paid the additional premium for this Rider as specified in the respective Policy Schedule, now the Company agrees, subject always to the following terms, conditions, exclusions, and limitations, to indemnify the Insured subject always to the Sum Insured specified in the Policy Schedule, against such expenses, as is herein provided which actually incurred by Insured within the Policy Period.

SECTION B) DEFINITIONS- STANDARD AND SPECIFIC DEFINITIONS

All other DEFINITIONS as defined in "SECTION B: DEFINITIONS" in the Opted Base Policy Wordings are applicable mutatis mutandis, to this Rider.

SECTION C) BENEFITS COVERED UNDER THE POLICY

Who can opt for the Rider?

Insured who opted for the Company's Health Indemnity Policy can only buy below Rider.

PART C: OPERATIVE PARTS

Non-Medical Expenses Cover-

In consideration of payment of additional premium by the Proposer to the Company and realization thereof by the Company, if the Insured is Hospitalized on the advice of a Medical Practitioner (as defined under Base Policy) because of Illness or Accidental Bodily Injury sustained or contracted during the Policy Period, then the Company will pay the Insured, Reasonable and Customary Non-Medical Expenses specified in Annexure I under this Policy wording.

- This Rider can be availed with Sum Insured options of INR 5,00,000/- and above under opted Health Indemnity Product.
- The limit of Non-Medical Expenses would be covered within the Opted Base Policy's "In-patient Hospitalization Sum Insured."

SECTION D) EXCLUSIONS UNDER THE POLICY – SPECIFIC EXCLUSIONS

Specific Exclusion applicable Non-Medical Expenses Cover:

1. Non- Medical Expenses incurred during Pre-Hospitalization & Post Hospitalization would not be payable under this Rider.
2. List of Non- Medical Expenses not payable as per Annexure II specified under this Rider Policy Wording.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

All exclusions applicable in opted Base Policy shall be applicable to this Rider.

If Insured opts for Non-Medical Expenses Cover, Exclusion from opted Base Policy Wordings \ which read as "All non-medical Items as per Annexure II" Stand deleted to the extent of Non-Medical Items/Expenses mentioned in Annexure I under this Policy Wordings.

Provided however any Non-Medical Items/Expenses specified in Annexure II under this Rider Policy Wordings is not admissible and same shall remain as Exclusions/ General Exclusions under relevant Sections of Base Policy.

SECTION E) GENERAL TERMS AND CLAUSES - STANDARD GENERAL TERMS AND CLAUSES

All Policy Terms and Conditions and General conditions of opted Base Policy read with Policy Schedule are applicable mutatis mutandis.

1. Grievance Redressal Procedure

The company has always been known as a forward-looking customer centric organization. It takes immense pride in its approach of "Caringly Yours". To provide you with top-notch service on all fronts, the company has provided with multiple platforms via which you can always reach out to us at below mentioned touch points

1. Our toll-free number 1-800-209- 5858 or 020-30305858, say Say "Hi" on WhatsApp on +91 7507245858
2. Branches for resolution of your grievances / complaints, the Branch details can be found on our website www.bajajallianz.com/branch-locator.html
3. Register your grievances / complaints on our website www.bajajallianz.com/about-us/customer-service.html
4. E-mail
 - a) Level 1: Write to bagichelp@bajajallianz.co.in and for senior citizens to seniorcitizen@bajajallianz.co.in
 - b) 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
 - c) 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 80809 45060 OR SMS To 575758 and our care specialist will call you back
5. 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

The contact details of the Ombudsman offices are mentioned in **Annexure III**:

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SECTION E) GENERAL TERMS AND CLAUSES - SPECIFIC GENERAL TERMS AND CLAUSES

All Policy Terms and Conditions and General conditions of opted Base Policy read with Policy Schedule are applicable mutatis mutandis.

2. Opting Rider

- This Rider cannot be opted during mid-term of Policy.
- Once opted, the Rider has to be continued for all renewals there on.
- Proportionate Deduction and Co-pay shall be applicable as per opted Base Policy terms and conditions.

3. Cancellation of Rider-

All the terms and conditions as to Cancellation of Base Policy shall mutatis mutandis apply to the Cancellation of Rider.

4. Renewal of Rider-

In case of renewal of Opted Base Policy, opted Rider shall be automatically renewed subject to Company's receipt of prescribed premium. Once Rider is opted by Insured, Company will renew Base Policy together with Rider and shall not renew only Base Policy.

5. Withdrawal of Rider:

- If opted Base Policy is withdrawn, then this Rider shall also stand withdrawn.
- In the likelihood of this product being withdrawn in future, the Company will intimate the Insured about the same 90 days prior to expiry of the Base Policy.
- Insured will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period as per IRDAI guidelines, provided the Policy has been maintained without a break.

Annexure I:-

LIST OF NON-MEDICAL ITEMS PAYABLE IF OPTED FOR RIDER	
1	BELTS/ BRACES
2	COLD PACK/HOT PACK
3	LEGGINGS
4	CREPE BANDAGE
5	EYELET COLLAR
6	SLINGS
7	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
8	SERVICE CHARGES WHERE NURSING CHARGES ALSO CHARGED
9	SURCHARGES
10	MORTUARY CHARGES
11	WALKING AIDS CHARGES
12	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
13	SPACER
14	SPIROMETER
15	NEBULIZER KIT
16	STEAM INHALER
17	ARMSLING
18	THERMOMETER
19	CERVICAL COLLAR
20	SPLINT
21	KNEE BRACES (LONG/ SHORT/ HINGED)
22	KNEE IMMOBILIZER/S HOULDER IMMOBILIZER

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23	LUMBOSACRAL BELT
24	NIMBUS BED OR WATER OR AIR BED CHARGES
25	AMBULANCE COLLAR
26	AMBULANCE EQUIPMENT
27	ABDOMINAL BINDER
28	ECG ELECTRODES
29	GLOVES
30	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
31	KIDNEY TRAY
32	MASK
33	OUNCE GLASS
34	OXYGEN MASK
35	PELVIC TRACTION BELT
36	PAN CAN
37	TROLLY COVER
38	UROMETER, URINE JUG
39	VASOFIX SAFETY

Annexure II:-

LIST OF NON-MEDICAL ITEMS NOT PAYABLE EVEN IF OPTED FOR RIDER	
1	BABY FOOD
2	BABY UTILITIES CHARGES
3	BEAUTY SERVICES
4	BUDS
5	CARRY BAGS
6	EMAIL / INTERNET CHARGES
7	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)
8	LAUNDRY CHARGES
9	MINERAL WATER
10	SANITARY PAD
11	TELEPHONE CHARGES
12	GUEST SERVICES
13	DIAPER OF ANY TYPE
14	TELEVISION CHARGES
15	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
16	BIRTH CERTIFICATE
17	CERTIFICATE CHARGES
18	COURIER CHARGES
19	MEDICAL CERTIFICATE

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20	MEDICAL RECORDS
21	PHOTOCOPIES CHARGES
22	SUGAR FREE Tablets
23	CREAMS POWDERS LOTIONS (TOILETRIES ARE NOT PAYABLE, ONLY PRESCRIBED MEDICAL PHARMACEUTICALS PAYABLE)
24	CONVEYANCE CHARGES
25	DIABETIC FOOT WEAR
26	PRIVATE NURSES CHARGES - SPECIAL NURSING CHARGES
27	ATTENDANT CHARGES

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Annexure III: Contact details of the Ombudsman offices

If you are still not satisfied, you can approach the Insurance Ombudsman in the respective area for resolving the issue. The contact details of the Ombudsman offices are mentioned below:

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES	
Office Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
BENGALURU - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL - Insurance Ombudsman Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh.
BHUBANESHWAR - Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 / 2596455 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH - Insurance Ombudsman Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI - Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Email: bimalokpal.chennai@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
DELHI - Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.

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GUWAHATI - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD - Insurance Ombudsman Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
ERNAKULAM - Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
KOLKATA - Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW - Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar..
MUMBAI - Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).

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NOIDA - Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanishramnagar, Saharanpur.
PATNA - Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).

"List of Ombudsman offices established by the Central Government for redressal of grievance are also available at <https://www.cioins.co.in/Ombudsman>"

Note: Address and contact number of Governing Body of Insurance Council:

Council for Insurance Ombudsmen, 3rd Floor, Jeevan Seva Annexe,
 S. V. Road, Santacruz (W), Mumbai - 400 054.

E-mail: inscoun@cioins.co.in, **Tel:** 022 -69038800/69038812, **Website:** <https://www.cioins.co.in>