

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

Road Ambulance Add-On

Add-On for “Group Guard” and “Flexi Guard (Group)” Prospectus Cum Policy Wordings UIN- BAJHLGA25036V012425

SECTION A) PREAMBLE (Introduction to the Policy)

The **Insured**, as described in the Base Policy, has submitted an additional proposal to Bajaj Allianz General Insurance Company with Undertakings, declarations, information and consent or which are mentioned in a Transcript which-forms the basis of an Insurance contract.

It is further understood that the **Insured** holding the insurance policy has agreed to such additional terms with the **Company**, which includes paying an additional premium. In return, the insurance company will cover certain expenses incurred during the Add-on period, as long as these are within the terms of the Add-on coverage.

SECTION B) DEFINITIONS (Meaning of the Term)

All DEFINITIONS as defined in “SECTION B: DEFINITIONS” in the opted Base Policy Wordings are applicable mutatis mutandis, to this Add-on.

Base Policy – For the purpose of this Add-On, Base policy is “Group Guard” Insurance policy and Group Guard Section of “Flexi Guard (Group)”

SECTION C) Road Ambulance Cover (Benefit for which YOU are Covered)

Who can opt for this Add-On?

Insured who have opted for “Group Guard” and Group Guard Section of “Flexi Guard (Group)” Insurance Policy and (“Base Policy”) of the **Company** can purchase/opt for this Add-on for Insured Beneficiaries who are covered under the Base Policy.

Operative Parts – (Simplifying the Coverage)

We will indemnify **You** against the **Reasonable and Customary Expenses** incurred by You on Road ambulance services provided by a healthcare or ambulance service provider for:

- Transferring **You** to the nearest Hospital having adequate emergency facilities for the provision of health services following an Emergency or.
- Transferring **You** from the Hospital where **You** were admitted initially to another Hospital with higher medical facilities.

Claim under this section shall be payable only:

- i. If We have accepted **Your** Claim under Accidental Hospitalization Expenses section of **Base Policy**
- ii. Up to the actual expenses subject to maximum of **Sum Insured** Limit as specified in **Certificate of Insurance** for this cover.

SECTION D) EXCLUSIONS (What is Not covered)

All exclusions applicable in opted **Base Policy** shall be applicable to this Add-on, with any adjustments as may be applicable.

SECTION E) GENERAL CONDITIONS

All Policy Terms and Conditions and General conditions of opted **Base Policy** read with Policy Schedule are applicable to this Add-on, with any adjustments as may be applicable.

1. Opting Add on-

- i. This Add-on cannot be opted during mid-term of **Base Policy**.
- ii. Once opted, the Add-on will become an integral part of the **Base Policy**.

2. Cancellation of Add on-

All the terms and conditions as to Cancellation of **Base Policy** shall mutatis mutandis apply to the Cancellation of Add-on.

3. Renewal of Add on-

In case of renewal of opted **Base Policy**, opted Add-on shall be automatically renewed subject to Company's receipt of prescribed premium. Once Add-on is opted by **Insured Beneficiary(ies)**, We will renew Base Policy together with Add-on and shall not renew only **Base Policy**.

4. Withdrawal of Add on-

- i. If opted **Base Policy** is withdrawn, then this Add-on shall also stand withdrawn.
- ii. In the likelihood of this product being withdrawn in future, We will intimate the Insured Beneficiary about the same 90 days prior to expiry of the Base Policy.
- iii. **Insured Beneficiary** will have the option to migrate to similar health insurance product available with the Company at the time of renewal.

Redressal of Grievance

Grievance—In case of any grievance relating to servicing the Add-on/Base Policy, the Insured Beneficiary may submit in writing to the Policy Schedule issuing office or regional office for redressal. For updated details of grievance officer, <https://www.bajajallianz.com/about-us/customer-service.html>. IRDAI Integrated Grievance Management System - <https://igms.irda.gov.in/>
Insurance Ombudsman –The Insured Beneficiary may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance. The contact details of the Insurance Ombudsman offices have been provided as Annexure-I.

Annexure-I

Contact details of the Ombudsman offices:

| Office Details | Jurisdiction of Office Union Territory, District) |
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| 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, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. 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, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172 – 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in | Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh. |

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| <p>CHENNAI - Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in</p> | <p>Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry)</p> |
| <p>DELHI – Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23237539 Email: bimalokpal.delhi@cioins.co.in</p> | <p>Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.</p> |
| <p>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</p> | <p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p> |
| <p>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</p> | <p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p> |
| <p>JAIPUR - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 –2740363 / 2740798 Email: bimalokpal.jaipur@cioins.co.in</p> | <p>Rajasthan.</p> |
| <p>KOCHI – Insurance Ombudsman Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in</p> | <p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.</p> |

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| <p>KOLKATA – Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in</p> | <p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p> |
| <p>LUCKNOW – Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in</p> | <p>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, Santkabirnaagar, Azamgarh, Kushinagar.</p> |
| <p>MUMBAI - Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/ 27/ 29/ 31/ 32/ 33 Email: bimalokpal.mumbai@cioins.co.in</p> | <p>Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).</p> |
| <p>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</p> | <p>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 Buddha nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnaagar, Saharanpur.</p> |
| <p>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</p> | <p>Bihar, Jharkhand.</p> |
| <p>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- 24471175 Email: bimalokpal.pune@cioins.co.in</p> | <p>Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).</p> |

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

Secretary General - Governing Body of Insurance Council
JeevanSevaAnnexe, 3rd Floor, S.V. Road, Santacruz (W), Mumbai - 400 054
Tel No: 022-2610 6889, 26106245, Fax No. : 022-26106949, 2610 6052, E-mail ID: inscoun@gbic.co.in