

Global Personal Guard Policy

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	Global personal guard policy	
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)	BASE COVERS: It is mandatory to opt for at least one of the below listed sections : SECTION I: DEATH SECTION II: PERMANENT TOTAL DISABILITY SECTION III: PERMANENT PARTIAL DISABILITY Note: If payment under Death / or Permanent Total Disability due to accidental bodily injury, then this insurance will cease as far as the insured member is concerned.	Section C1
		Death - Accidental Bodily Injury which directly and independently of all other causes results in Death of the insured person within twelve (12) months from the Date of accident then the Company agrees to pay the Sum Insured stated in the respective section of the Policy Schedule to assignee and in the absence of an assigned to the Insured Person's Nominee or legal representative	Section C I
		Additional Benefits (If the claim under Section I: Death is accepted for the insured person) : Transportation of mortal remains: Additional lump sum benefit amount payment of 1% of SI towards the expenses of transporting the body remains of the insured person from the place of death to a hospital, cremation ground or burial ground or to the insured person's residence	Section C I a
		Funeral Expenses: Additional lump sum benefit amount payment of 1% of SI towards Funeral Expense of the deceased Insured Person. The claim amount shall be paid to the nominee or legal representative of the insured	Section C I b
		Extensions:	
		Disappearance : Disappearance of the Insured Person, following a forced landing, stranding, sinking or wrecking of a conveyance in which such Insured Person was known to have been travelling as an occupant, it shall be deemed after twelve (12) months, such Insured Person shall have died as the result of an Accident. If at any time, after the payment of the Accidental death benefit, it is discovered that the Insured Person is still alive, all payments shall be reimbursed in full to the Company.	Section C I
		Additional Benefits: If Claim for Section PTD is accepted Lifestyle Modification Benefit: Additional lump sum benefit amount payment of 2% of the Sum insured towards lifestyle modifications such as modification of place of residence and / or modification of the vehicle for the insured person. Note: The additional benefits payable under Section I and II of the base cover is over and above the sum insured opted.	

Permanent Partial Disability- Accidental Bodily Injury which directly and independently of all other causes results in permanent partial disability within twelve (12) months from the Date of accident, then the Company agrees to pay the specified percentage as mentioned in the table(refer policy wordings for the list)	Section III
Optional Covers:	
Accidental Hospitalization Expenses : In-patient Hospitalization Treatment - Medical Expenses incurred due to admission to a Hospital for Accidental Bodily Injury, longer than 24 consecutive hours.	
Pre-Hospitalization - up to 60 days prior to date of admission in hospital Post-Hospitalization- up to 90 days from date of discharge from the hospital	Section C2
Day Care Procedures - Medical Expenses incurred due to admission to a Hospital for Illness or Accidental Bodily Injury, for duration less than 24 consecutive hours as listed on Annexure I in Policy wordings	Section C4
Adventure Sports Benefit : Accidental Bodily Injury sustained during the policy period whilst the Insured is engaged in adventure sports in a non-professional capacity and under the supervision of a trained professional which directly and independently of all other causes results in Death or Permanent Total Disability within twelve (12) months of the Date of Injury.	Optional cover II
Air Ambulance Cover - Ambulance transportation in an airplane or helicopter for rapid transportation from the site of first occurrence of the illness / accident to the nearest hospital during policy period which directly and independently of all other causes results in emergency life threatening health conditions, subject to a maximum limit as specified Specific Conditions: a. Return transportation to the Insured's home by air ambulance is excluded. b. The expenses for Air ambulance transportation are restricted within India Only	Optional cover III
Children Education Benefit -onetime payment of amount if the claim has been accepted under Section I: Death or under Section II: Permanent Total Disability	Optional cover IV
Coma Due To Accidental Bodily Injury : Lump Sum Benefit for Accidental Bodily Injury with in policy period which directly and independently of all other causes results in the Insured Person being in a Hospital in a Comatose State, within one (1) calendar month from the Date of Accident	Optional cover V
EMI Payment Cover : If Accidental Bodily Injury which directly and independently of all other causes results in Permanent Partial Disability and it completely prevents you from performing each and every duty pertaining to your employment or for a minimum period of 1 month. In such an event, We will pay the amount commensuration with your contribution in EMI of your loan account specified in the Schedule of this Policy, provided the claim is accepted and paid under your Permanent Partial Disability Section	Optional cover VI
Fracture Care : of by the Company, it is hereby agreed and declared that the Global Personal Guard Policy is extended to cover the Insured Person's sustained Accidental Bodily Injury during policy period which directly and independently of all other causes results in Fracture/s of Bone/s, then the Company will pay the percentage shown in the benefit table(refer policy wordings) For more than one of the circumstances : benefit on a cumulative basis will be payable subject to not exceeding the sum insured of this section	Optional cover VII
Hospital Cash Benefit - Daily Allowance for each continuous and completed period of 24 hours of Hospitalisation necessitated solely by reason of the said Accidental Bodily Injury	Optional cover VIII
Loan Protector Cover -Amount commensurating with balance outstanding Loan amount of the Insured Person's loan account specified in the Policy Schedule will be payable in case of accidental bodily injury results in Accidental or PTD The claim payable under this optional cover shall be in addition to the benefit payable under the applicable Base Cover.	Optional cover IX

6	Cumulative Bonus	Loss Of Income Due To Disability From Accident :Weekly payment/s for the disability period as specified by the treating doctor in case of Accidental Bodily Injury which directly and independently of all causes temporarily and completely prevents the insured person from performing each and every duty pertaining to his employment or occupation	Optional cover X
		Road Ambulance Cover : Maximum amount as specified in policy schedule per Hospitalization	Optional cover XI
		Travel Expenses Benefit : In-patient Hospitalisation which is outside the City/town of his/her usual place of residence, then the Company will reimburse the travel expenses of a Family Member	Optional cover XII
		10% increase in base sum insured per claim free policy Year max. up to 50% of base Sum Insured and max upto 5 years	
7	Exclusions (What the policy does not cover)	<p>EXCLUSIONS</p> <p>Standard Exclusions</p> <p>I Exclusion Applicable to Accidental Hospitalization Expenses Cover, Hospital Cash Benefit,</p> <ul style="list-style-type: none"> • Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) etc. (Excl08) • Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. (Excl14) • Unproven Treatments (Excl16) <p>II General Exclusions Applicable To All Covers (Including Optional Covers)</p> <ul style="list-style-type: none"> • Expenses for treatment arising from Insured committing or attempting to commit a breach of law with criminal intent. (Excl10) • Treatment for Alcoholism, drug or substance abuse. (Excl12) <ul style="list-style-type: none"> • Medical Treatment Expenses traceable to pregnancy and its complications. (Excl 18) or miscarriage (unless due to an accident) and lawful medical termination of pregnancy • Hazardous or Adventure sports: (Excl09) -Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving. <p>Specific Exclusions</p> <p>I Specific Exclusion Applicable to Accidental Hospitalization Expenses Cover:.</p> <ol style="list-style-type: none"> 1. Any Hospitalization for an existing disability from a previous Accident which has occurred prior to the first inception of this Policy. 2. Any stay in Hospital for an Injury due to Accident without undertaking any treatment. 3. Any Hospitalization for Accidental Injury aggravated by an existing disability or pre-existing illness / condition / injury. 4. Any Hospitalization due to an Accidental Injury where the treatment is undertaken by a family member and self-medication or any treatment that is not scientifically recognized. 5. Vaccination and inoculation of any kind unless forming part of treatment for Injury due to an Accident as prescribed by the Medical Practitioner. 6. Treatment taken from persons not registered as Medical Practitioners under respective Medical Councils. . 7. Any other medical or surgical treatment except as may be necessary solely as a result of Injury. 8. Any treatment taken outside India. 9. Whilst engaged in adventure sports, unless specifically covered under the base policy. 	Section D Standard Exclusions & Specific Exclusion

		<p>10. Dental treatment or surgery of any kind unless as a result of Accidental Bodily Injury to natural teeth and also requiring hospitalization</p> <p>II Specific Exclusion applicable to Adventure Sports Benefit</p> <ol style="list-style-type: none"> 1. No benefit shall be payable under this optional cover in the event of accidental bodily injury sustained whilst engaged in adventure sports activity resulting in Permanent Partial Disability or Temporary Total Disability <p>III Specific Exclusion Applicable to Coma Due To Accidental Bodily Injury</p> <ol style="list-style-type: none"> 1. Coma resulting directly from alcohol or drug abuse or any other disease other than Accidental Bodily Injury is excluded <p>IV. Specific Exclusion Applicable to Hospital Cash Benefit:</p> <ol style="list-style-type: none"> 1. Any Hospitalization for an existing disability from a previous Accident 2. Any stay in Hospital for an Injury due to Accident without undertaking any treatment. 3. Any Hospitalization for Accidental Injury aggravated by an existing disability or pre-existing illness / condition / injury. 4. Any Hospitalization due to an Accidental Injury where the treatment is undertaken by a family member and self- medication or any treatment that is not scientifically recognized. 5. Vaccination and inoculation of any kind unless forming part of treatment for Injury due to an Accident as prescribed by the Medical Practitioner. 6. Treatment taken from persons not registered as Medical Practitioners under respective Medical Councils. 7. Any other medical or surgical treatment except as may be necessary solely as a result of Injury. 8. Any treatment taken outside India <p>V. General Exclusions Applicable To All Covers (Including Optional Covers)</p> <ol style="list-style-type: none"> 1. Any Pre-existing Condition(s) and complications arising out of or resulting therefrom; 2. Through suicide, attempted suicide (whether sane and insane) or intentionally self-inflicted injury or illness, 3. Mental or nervous disorder , anxiety , stress or depression, 4. Whilst engaging in Adventure Sports unless specifically insured, 5. While under the influence of liquor or drugs , alcohol or other intoxicants 6. Unlawful or criminal act, error, or omission, participation in an actual or attempted felony , riot , crime, misdemeanour, civil commotion, 7. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world 8. Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs 9. As a result of any curative treatments or interventions that you carry out or have carried out on your body 10. Arising out of your participation in any police ,naval, military or air force operations whether peace or in war in the form of military exercises or war games or actual engagement with the enemy, Whether foreign or domestic, 11. Your consequential losses of any kind or your actual or alleged legal liability. 12. Venereal or sexually transmitted diseases, 13. HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused, 14. War, invasion, acts of foreign enemies 15. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel, 	
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8	Waiting Period Time period during which specified disease/treatment are not covered It is counted from beginning of the policy coverage	Not Applicable																																		
9	Financial Limits of Coverage Sublimit (it is a pre-defined limit and the insurance company will not pay any amount in excess of this limit) Co-payment (it is a specified amount /percentage of the admissible claim amount to be paid by policy holder/insured) 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) Any other limit (as applicable)	<div>The policy will pay only up to the limits specified hereunder for the following diseases/procedures:</div> <div>Sub limits<table><tr><th>Sr. No</th><th>Covers</th><th>Sum Insured options</th></tr><tr><td>1</td><td>Death</td><td>Minimum SI : Rs. 50000, Maximum 100 times of Gross Monthly Income subject to Maximum SI:- Rs. 25 Crore.</td></tr><tr><td>2</td><td>Permanent Total Disability</td><td>Minimum SI : Rs. 50000, Maximum 60 times of Gross Monthly Income subject to Maximum SI:- Rs. 25 Crore.</td></tr><tr><td>3</td><td>Permanent Partial Disability</td><td>Minimum SI : Rs. 50000, Maximum 60 times of Gross Monthly Income subject to Maximum SI:- Rs. 25 Crore.</td></tr></table></div> <div>Other Limits: The limits against the covers mentioned below are over and above the In-patient Hospitalisation sum insured<table><tr><th>Sr. No.</th><th>Covers</th><th>Sum Insured Options</th></tr><tr><td>1</td><td>Accidental Hospitalization Expenses</td><td>Maximum up to Rs. 25 Lacs</td></tr><tr><td>2</td><td>Adventure Sports Benefit</td><td>25%/50%/100% of the Base Sum Insured Maximum up to 1 Crore</td></tr><tr><td>3</td><td>Air Ambulance Cover</td><td>Maximum up to Rs. 25 Lacs</td></tr><tr><td>4</td><td>Children's Education Benefit</td><td>Maximum up to 10 Lacs</td></tr><tr><td>5</td><td>Coma Due to Accidental Bodily Injury</td><td>Maximum up to 10 Lacs</td></tr><tr><td>6</td><td>EMI Payment Cover</td><td><ul style="list-style-type: none">Rs. 50000/-Rs. 75000/-Rs. 100000/-Rs. 200000/-Rs. 300000/-Rs. 400000/-Rs. 500000/-</td></tr></table></div>	Sr. No	Covers	Sum Insured options	1	Death	Minimum SI : Rs. 50000, Maximum 100 times of Gross Monthly Income subject to Maximum SI:- Rs. 25 Crore.	2	Permanent Total Disability	Minimum SI : Rs. 50000, Maximum 60 times of Gross Monthly Income subject to Maximum SI:- Rs. 25 Crore.	3	Permanent Partial Disability	Minimum SI : Rs. 50000, Maximum 60 times of Gross Monthly Income subject to Maximum SI:- Rs. 25 Crore.	Sr. No.	Covers	Sum Insured Options	1	Accidental Hospitalization Expenses	Maximum up to Rs. 25 Lacs	2	Adventure Sports Benefit	25%/50%/100% of the Base Sum Insured Maximum up to 1 Crore	3	Air Ambulance Cover	Maximum up to Rs. 25 Lacs	4	Children's Education Benefit	Maximum up to 10 Lacs	5	Coma Due to Accidental Bodily Injury	Maximum up to 10 Lacs	6	EMI Payment Cover	<ul style="list-style-type: none">Rs. 50000/-Rs. 75000/-Rs. 100000/-Rs. 200000/-Rs. 300000/-Rs. 400000/-Rs. 500000/-	Section E 23
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			7	Fracture Care	<ul style="list-style-type: none"> • Rs. 50000/- • Rs. 75000/- • Rs. 100000/- • Rs. 200000/- • Rs. 300000/- • Rs. 400000/- • Rs. 500000/- 		
			8	Hospital Cash Benefit	Minimum Rs. 1000/day, , Maximum up to Rs. 10000/day		
			9	Loan Protector Cover	Minimum Rs. 1 Lac, Maximum up to 5 Crores		
			10	Loss of Income due to Disability from Accident	Minimum Rs. 1000/-Per Week Maximum up to Rs 50000/- Per Week		
			11	Road Ambulance Cover	Maximum up to Rs. 25000/-		
			12	Travel Expenses Benefit	Maximum up to Rs. 25000/-		
10	Claims/claims procedure	Cashless Claim process Cashless treatment is only available at Network Hospitals <ul style="list-style-type: none"> • You or Your representative must intimate Us 48 hours before the planned Hospitalization and within 24 hours of emergency hospitalization and request pre-authorization by way of the written form • We will review each claim for Medical Expenses, coverage and accordingly issue an authorization letter either to You or the Network Hospital. Reimbursement claim process <ul style="list-style-type: none"> • Applicable for claims where treatment is taken at a Non network hospital OR If we have denied your claim as per Cashless Claims Procedure. • You or Your representative must intimate Us 48 hours before the planned Hospitalization and within 48 hours of emergency hospitalization • You or someone claiming on Your behalf must promptly and in any event within 30 days of discharge from a Hospital give Us the documentation • The Company shall settle or reject the claim within 45days from the date of receipt of last necessary document. You or someone claiming on Your behalf must promptly and in any event within 30 days of discharge from a Hospital give Us the documentation listed out in policy wordings and any additional information We ask, for Our obligation to make payment for it.					Section E 21 A & B
		Turnaround time(TAT) for claim settlement: <ol style="list-style-type: none"> 1. Turnaround time (TAT) for claim settlement: 30 Working Days 2. TAT for preauthorization of cashless facility: Within 120 Mins 3. TAT for cashless final bill authorization: Within 120 Mins Weblinks Network hospital and Black listed hospital list https://www.bajajallianz.com/branch-locator.html					
		Helpline Number Tollfree: 1800-103-2529					
		Downloading /getting claim forms Downloading /getting claim forms Health Insurance Claim Process Accident Insurance Claim (bajajallianz.com)					
11	Policy Servicing	Call centre number(Toll free): 1800-209-5858 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					

12	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 <p>Register your grievances / complaints on our website www.bajajallianz.com/about-us/customer-service.html</p> <ol style="list-style-type: none"> 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 10
13	Things to remember	<p>Free Look Cancellation: Insured has an option of cancelling his/her policy up to 15 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://www.irdai.gov.in/ADMINCMS/cms/Circulars_List.aspx?mid=3.2.3 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 45days before, but not earlier than 60days 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>Change in Sum Insured: sum insured can be changed (increased/decreased) only at the time of renewal subject to underwriting by the company. For increase in Sum insured , the waiting periods if any shall start afresh only for the enhance portion of the sum insured</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 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits.</p>	Section E
14	Your Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement	
<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>			

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:

**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>