

**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**

**CUSTOMER INFORMATION SHEET**  
**(Description is illustrative and not exhaustive)**

SI No	Title	Description	Policy Clause Number
1	Product Name	<b>Health Prime- Rider for Health Products</b>	
2	What am I covered for	<p><b>Section 1. Tele Consultation Cover</b>  <b>Coverage:</b>            If the Insured member is suffering from any illness or injury he / she can consult <b>Medical Practitioner/ Physician/Doctor</b> listed on the Digital platform of concerned service provider's application via video, audio, or chat channel.            This cover shall be in compliance with the Telemedicine Practice Guidelines dated 25th of March 2020.</p> <p><b>Section 2. Doctor Consultation Cover</b>  <b>Coverage:</b>            a) If the Insured/Insured member/s is suffering from any illness or injury he / she can consult Medical Practitioner/ Physician/Doctor in person from prescribed network centers or the Insured/Insured member/s can consult Medical Practitioner/ Physician/Doctor outside prescribed network centers up to the limit as specified under the this Rider read with Base Policy Schedule.]</p> <p><b>Section 3. Investigations Cover – Pathology &amp; Radiology Expenses</b>  <b>Coverage:</b>            a) If the Insured/Insured member/s is suffering from any illness or injury he / she can avail the service for investigations for pathology or radiology from prescribed network centers or outside prescribed network centers up the limit as specified under this Rider read with Base Policy Schedule.</p> <p><b>Section 4. Annual Preventive Health Check -up cover:</b>  <b>Coverage:</b>            1. The Insured/Insured member/s can avail the free Preventive health checkup once in every Policy Year as per the list given below.            2. The health checkup can be availed on a cashless basis in the prescribed list of hospitals or diagnostic centers.            3. List of prescribed hospitals or diagnostic centers can be accessed from the Insurer's website or the Health application.            4. The free health checkup benefit must be availed within the Rider Period only, cover cannot be extended after the expiry of the Rider Period read with Base Policy.                1. Hemogram &amp; ESR                2. Liver function test                3. Urine routine                4. Blood sugar - Fasting                5. HbA1C                6. Lipid profile                7. Blood urea                8. Serum creatinine                9. T3/T4/TSH                10. ECG</p>	PART D
3	What are the major exclusions in the policy:	<p><b>Exclusions for Unlimited Tele-consultation Cover:</b>            1. Tele consultation outside the Digital platform of service provider's application/website video/audio/chat consultation, no in-clinic/physical consultation is covered under the policy.            2. Teleconsultation benefit is not transferrable to any other member unless the member is covered under the policy &amp; has opted the rider.            3. If the Tele Consultation is not availed in the policy year the benefit cannot be carry forward to the subsequent policy year.            4. Reimbursement of teleconsultation benefit is not covered.            5. Initial 30 days waiting period is applicable on tele-consultation required for illness during the first year of rider. This waiting period is not applicable for renewals without break.</p> <p><b>Exclusions for Doctor Consultation Cover:</b>            1. Other expenses of investigations, medicines, procedures or any medical, non-medical items are not covered.            2. If the Doctor consultation cover is not availed in the policy year the benefit cannot be carried forward to the subsequent policy year after renewal.            3. Initial 30 days waiting period is applicable for consultation required for illness during the first year of this rider. This waiting period is not applicable for renewals without break.</p>	PART E

		<p><b>Exclusions for Investigations Cover – Pathology &amp; Radiology expenses</b></p> <ol style="list-style-type: none"> <li>1. If the Investigation cover is not availed in the respective policy year the benefit cannot be carried forward to the subsequent policy year after renewal.</li> <li>2. Initial 30 days waiting period is applicable for investigations Cover- Pathology&amp; Radiology expenses related to illness during the first year of Rider. This waiting period is not applicable for renewals without break.</li> </ol> <p><b>Exclusions for Annual Preventive Health Check -up cover</b></p> <ol style="list-style-type: none"> <li>1. Preventive health check-up cannot be availed outside the prescribed list of hospitals or diagnostic centers.</li> <li>2. Home collection facility will available only at selected locations. For locations where home sample collection is not available, the customer will have to physically go and take the tests.</li> <li>3. The complete list of tests as given above has to be completed in a single appointment.</li> <li>4. If the health checkup is not availed in the policy year the benefit cannot be carried forward to the subsequent policy year after renewal.</li> <li>5. Reimbursement of preventive health checkup expenses is excluded from the scope of the policy.</li> <li>6. Initial 30 days waiting period is applicable for investigations related to illness during the first year of Rider. This waiting period is not applicable for renewals without break.</li> </ol>	
4	<b>Waiting Period</b>	Initial 30 days waiting period is applicable for this rider.	PART E
5	<b>Payout basis</b>	All pay outs are Indemnity payment basis	PART D
7	<b>Discounts</b>	<ol style="list-style-type: none"> <li>i. <b>Family Discount:</b> 10% family discount shall be offered if 2 eligible Family Members are covered under a single Policy and 15 % if more than 2 of any of the eligible Family Members are covered under a single Policy. Moreover, this family discount will be offered for both new policies as well as for renewal policies. Family discount is not applicable to Floater Policies.</li> <li>ii. <b>Employee Discount:</b> 20% discount on published premium rates to employees of Bajaj Allianz &amp; its group companies, this discount is applicable only if the Policy is booked in direct code.</li> <li>iii. <b>Online/Direct Business Discount:</b> For business written online where no commission is paid 5% discount will be given. Note: this discount is not applicable for Employees who get employee discount</li> <li>iv. <b>Long Term Policy Discount:</b> <ol style="list-style-type: none"> <li>a. 4 % discount is applicable if Policy is opted for 2 years</li> <li>b. 8 % discount is applicable if Policy is opted for 3 years</li> </ol> </li> </ol>	Part F
8	<b>Renewal Conditions</b>	In case of renewal of opted Base Policy opted Rider shall be renewed subject to Company's receipt of prescribed premium.	Part F
10	<b>Cancellation</b>	All the terms and conditions as to Cancellation of Base Policy shall mutatis mutandis apply to the Cancellation of Optional Covers.	Part F
12	<b>Policy Servicing/ Grievances/Complaints</b>	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Part F
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.	Part F
<p><b>Legal Disclaimer Note:</b> 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>			