

■ Bajaj Allianz

Bajaj Allianz General Insurance Company Limited is a joint venture between Bajaj Finserv Limited (recently demerged from Bajaj Auto Limited) and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of more than 110 year old Allianz SE, and in-depth market knowledge and good will of Bajaj brand in India. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

■ The Bajaj Allianz Advantage



HAT: In-house Claim Administration



Global expertise



Innovative packages to match individual needs



Quick disbursement of claims

■ Premium Personal Guard:

Premium Personal Guard Policy supports you in the hour of crisis and helps you to sustain the unforeseen risks. This policy provides security for the future and ensures complete peace of mind for you and your family.

Premium Personal Guard covers the insured against bodily injury or death caused due to accident and offers high sum assured ranging from 10 lakhs to 25 lakhs.

■ What is the entry age under this policy?

Entry age for Proposer and Spouse is 18 years to 65 years. Dependent Children can be covered from 5 years to 21 years.

■ What will be the renewal age?

Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or moral hazard.

■ What is the policy period?

This is an annual policy

■ Who can be covered under the Policy?

Self, Spouse and dependent children can be covered under this policy.

■ Who can buy this policy?

This policy is offered to risk class I

■ Risk Level-I

Administrative / managing functions, accountants, doctors, lawyers, architects, teachers and similar occupations

■ What are the coverages under this policy?

- **Death**  
In case of Death due to accidental bodily injury of the proposer, 100% of Sum Insured would be paid to the Nominee
- **Permanent Total Disability (PTD)**  
In case of PTD due to accidental bodily Injury, 200% of Sum Insured is payable for the proposer
- **Permanent Partial Disability (PPD)**  
In case of PPD due to accidental bodily Injury of the proposer, % of Sum Insured as shown in the PPD table would be payable  
The claim payment under Death, PTD & PPD would be restricted to 50% for spouse & 25% for child, provided spouse & child are covered under the policy
- **Temporary Total Disability (TTD)**  
In case of TTD due to accidental bodily Injury of the proposer, weekly benefit would be payable as per the plan opted.  
The claim payment under TTD benefit would be restricted to 50% for spouse
- **Transportation of mortal remains**  
If we have accepted a claim under Death of you/your family member(s) named in the schedule, then we will pay towards the actual cost of transporting the remains of you/your family member(s) from the place of death to a hospital, cremation ground or burial ground. The amount we pay will be limited to the lower of Rs.5,000/- or 2% of the Sum Assured shown under the schedule.
- **Children's Education bonus**  
in case of Death or Permanent Total disability of proposer:- onetime payment of Rs.5,000/- each towards the cost of education of up to 2 of your dependent children who were under the age of 19 on the date you met with Accidental Bodily Injury
- **Hospital confinement Allowance**  
Rs. 1000/- to Rs. 2500/- as per the plan opted per day for a maximum of 30 days of hospitalization
- **Accidental Hospitalization Expenses**  
reimbursement of the cost of medical expenses due to accidental injury up to Sum Insured
- **Cumulative Bonus**  
For every claim free year you are eligible for Cumulative Bonus (CB) of 10% of sum insured. Maximum cumulative bonus

would be 50% of sum insured up to 5 claim free years.  
In the event of a claim, Cumulative Bonus will be reduced by 10% of the sum insured on the next renewal.

■ Permanent Partial Disablement table:

In case of permanent partial disablement, we will pay the percentage, of the sum assured as applicable given in the table below

|                                |      |
|--------------------------------|------|
| An arm at the shoulder joint   | 70 % |
| An arm above the elbow joint   | 65 % |
| An arm beneath the elbow joint | 60 % |
| A hand at the wrist            | 55 % |
| A thumb                        | 20 % |
| An index finger                | 10 % |
| Any other finger               | 5 %  |
| A leg above mid-thigh          | 70 % |
| A leg up to mid-thigh          | 60 % |
| A leg up to beneath the knee   | 50 % |
| A leg up to mid-calf           | 45 % |
| A foot at the ankle            | 40 % |
| A large toe                    | 5 %  |
| Any other toe                  | 2 %  |
| An eye                         | 50 % |
| Hearing of one ear             | 30 % |
| Hearing of both ears           | 75 % |
| Sense of smell                 | 10 % |
| Sense of taste                 | 5 %  |

■ What are the important exclusions under this policy?

I. General Exclusion

1. Accidental Bodily Injury that You meet with:
  - a. Through suicide, attempted suicide or self inflicted injury or illness.
  - b. While under the influence of liquor or drugs.
  - c. Arising or resulting from the insured person(s) committing any breach of law with criminal intent.
  - d. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling 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.
  - e. Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.
  - f. As a result of any curative treatments or interventions that you carry out or have carried out on your body.
  - g. Arising out of your participation in any naval, military or air

force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.

2. Your consequential losses of any kind or your actual or alleged legal liability.
3. Venereal or sexually transmitted diseases.
4. 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.
5. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these.
6. War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detention, confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority.
7. Nuclear energy, radiation.
8. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of these.

■ Special Conditions:

■ Free Look Period

- If you are not satisfied with policy coverage, terms and conditions, You have the option of canceling the policy within 30 days of receipt of the first year policy documents, provided there has been no claim.
- Free look period is not applicable for renewal policies.

■ Conditions for renewal of the contract

- Under normal circumstances, renewal will not be refused except on the grounds of Your moral hazard, misrepresentation or fraud
- Sum insured for renewals of age 66 years and above would be restricted to sum insured 10 lacs (plan A)
- In case of Our own renewal a grace period of 30 days is permissible and the Policy will be considered as continuous coverage. Any claim incurred as a result of Accidental injury during the break period will not be admissible under the policy.
- After the completion of maximum renewal age of dependent children, the policy would be renewed for lifetime. However a separate proposal form should be submitted to us at the time of renewal with the insured member as proposer. Suitable credit of continuity for all the previous policy years would be extended in the new policy, provided the policy has been

maintained without a break.

- Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.

**Cancellation**

- We may cancel this insurance by giving You at least 15 days written notice, and if no claim has been made then We shall refund a pro-rata premium for the unexpired Policy Period.
- You may cancel this insurance by giving Us at least 15 days written notice, and if no claim has been made then We shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below.

| Period on Risk                       | % of Annual Premium Refunded |
|--------------------------------------|------------------------------|
| Upto 1 month                         | 75%                          |
| Exceeding 1 month and upto 3 months  | 50%                          |
| Exceeding 3 months and upto 6 months | 25%                          |
| Exceeding 6 months                   | Nil                          |

**Grace period:**

- In case of our own renewal a grace period of 30 days is permissible and the Policy will be considered as continuous coverage.
- Any claim incurred as a result of Accidental injury during the break period will not be admissible under the policy.

**When can I change my Plan?**

Change of plan can be done at renewals.

**Portability Conditions**

As per the Portability Guidelines issued by IRDA, If you are insured under any other Personal Accident policy of Non life insurer you can transfer to Personal Accident policy with all your accrued benefits after due allowances for waiting periods and enjoy all the available benefits of Personal Accident

**Revision/ Modification of the policy:**

There is a possibility of revision/ modification of terms, conditions, coverages and/or premiums of this product at any time in future, with appropriate approval from IRDA. In such an event of revision/modification of the product, intimation shall be set out to all the existing insured members at least 3 months prior to the date of such revision/modification comes into the effect

**Withdrawal of Policy**

There is possibility of withdrawal of this product at any time in future with appropriate approval from IRDA, as We reserve Our right to do so with a intimation of 3 months to all the existing

insured members. In such an event of withdrawal of this product, at the time of Your seeking renewal of this Policy, You can choose, among Our available similar and closely similar Personal Accident Insurance products. Upon Your so choosing Our new product, You will be charged the Premium as per Our Underwriting Policy for such chosen new product, as approved by IRDA.

**How do I submit my claim?**

- If you meet with an accident and injure any part of your body that may result in a claim, you or someone claiming on your behalf must inform us in writing immediately and in any event within 30 days.
- In case of death due to accident, the same must be informed to us in writing immediately and send us & submit the documents within 30 days.

**How do I get my Premium Personal Guard Policy?**

Call our toll free number or contact any of our agents directly. We will take through our user-friendly procedures, step-by-step. Or visit our website [www.bajajallianz.co.in](http://www.bajajallianz.co.in) to take our policy.

**What are the premium rates / coverage for this policy?**


Premiums are exclusive of GST


| Plan                  |  | 'A'                       | 'B'       | 'C'       | 'D'       |
|-----------------------|--|---------------------------|-----------|-----------|-----------|
| SI (Rs.)              |  | 10,00,000                 | 15,00,000 | 20,00,000 | 25,00,000 |
| Base Plan             | Death                                    | 100%                      | 100%      | 100%      | 100%      |
|                       | PTD <sup>1</sup>                         | 200%                      | 200%      | 200%      | 200%      |
|                       | PPD <sup>2</sup>                         | As per table              |           |           |           |
|                       | TTD <sup>3</sup> (Rs./wks.)              | 5000/100                  | 5000/100  | 7500/100  | 10000/100 |
| ADD ON                | Accidental Hospitalization Benefit (Rs.) | 2,00,000                  | 3,00,000  | 4,00,000  | 5,00,000  |
|                       | Hospital Confinement Allowance           | 1000                      | 1500      | 2000      | 2500      |
|                       |  |                           |           |           |           |
| Premium               | Base Plan*                               | 1300                      | 2100      | 2875      | 3650      |
|                       | Add on*                                  | 475                       | 710       | 950       | 1200      |
| Additional Member 'A' | Spouse                                   | 50% benefits Of Self plan |           |           |           |
|                       | Base plan*                               | 650                       | 1050      | 1438      | 1825      |
|                       | Add on*                                  | 238                       | 355       | 475       | 600       |
| Additional Member 'B' | Each Child                               | 25% Benefits of Self plan |           |           |           |
|                       | Base Plan*                               | 325                       | 525       | 719       | 913       |
|                       | Add on*                                  | 119                       | 178       | 238       | 300       |

\*1. PTD - Permanent Total Disability 2. PPD- Permanent Partial Disability 3. TTD- Temporary Total Disability

Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015 (Prohibition of Rebates)

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurers. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to 10 lakh rupees.

 BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD.  
BAJAJ ALLIANZ HOUSE, AIRPORT ROAD, YERAWADA,  
PUNE - 411006. IRDA REG NO.: 113.

 FOR ANY QUERY (TOLL FREE)  
1800-209-0144 / 1800-209-5858

 [www.bajajallianz.com](http://www.bajajallianz.com)

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For more details on risk factors, Terms and Conditions, please read the sales brochure before concluding a sale.

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Policy holders can download Insurance Wallet for one -touch access Available on:  

# BAJAJ ALLIANZ PREMIUM PERSONAL GUARD FROM INSECURE TO SECURE

