

Women Specific Critical Illness Plan

CUSTOMER INFORMATION SHEET

Description is illustrative and not exhaustive

Sr no.	TITLE	DESCRIPTION	REFER TO POLICY CLAUSE NUMBER
1	Product Name	Women Specific Critical Illness Plan	
2	What am I covered for?	<ol style="list-style-type: none"> 1. Specific women specific Critical Illnesses as below (100% of Sum Insured) <ol style="list-style-type: none"> a. Breast Cancer b. Fallopian Tube Cancer c. Uterine/Cervical Cancer d. Ovarian Cancer e. Vaginal Cancer f. Permanent Paralysis of Limbs g. Multitrauma h. Burns 2. Congenital Disability Benefit (50% of Sum insured) An amount equal to 50% of the sum assured will be payable under the plan on the birth of the child with any one or more of the Congenital Disabilities listed below and the child survives 30 days from the date of diagnosis <ol style="list-style-type: none"> a. Down's syndrome b. Congenital cyanotic heart disease: <ol style="list-style-type: none"> i. Tetralogy of Fallot ii. Transposition of great vessels iii. Total Anomalous pulmonary venous drainage iv. Truncus Arteriosus, v. Tricuspid Atresia, vi. Hypoplastic Left Heart Syndrome c. Tracheo-esophageal fistula: d. Cleft Palate with or without cleft lip: e. Spina bifida: 3. Children Education Bonus Rs 25000 payable for future education of the children on diagnosis of the Critical Illness of the insured covered under the policy. For a claim to be admissible under this section the claim under Section I should be admissible. 4. Loss of Job Rs 25000/-. In the event of the insured person losing her job within a period of 3 months of the date of diagnosis of any of the Critical Illness as covered in the policy, the policy will pay an amount of Rs 25000/- towards loss of employment. For a claim to be admissible under this section the claim under Section I should be admissible. 	Section C
3	What are the major exclusions in the policy	1. Any Critical Illness for which care, treatment, or advice was recommended by or received from a Physician, or which first manifested itself or was contracted before the start of the Policy Period, or for which a claim has or could have been made under any earlier policy.	Section E.II.1.
		2. Any sexually transmitted diseases or any condition directly or indirectly caused by or associated with Human T-Cell Lymphotropic Virus type III (III LB III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as AIDS.	Section E.II.2.
		3. Treatment arising from or traceable to pregnancy, childbirth postpartum complications including but not limited to caesarian section, birth defects and congenital anomalies.	Section E.II.3.
		4. Occupational diseases.	Section E.II.4.
		5. War, whether war be declared or not, invasion, act of foreign enemy, hostilities, civil war, insurrection, terrorism or terrorist acts or activities, rebellion, revolution, mutiny, military or usurped power, riot, strike, lockout, military or popular uprising, civil commotion, martial law or loot, sack or pillage in connection therewith, confiscation or destruction by any government or public authority or any act or condition incidental to any of the above.	Section E.II.5.
		6. Naval or military operations of the armed forces or airforce and participation in operations requiring the use of arms or which are ordered by military authorities for combating terrorists, rebels and the like.	Section E.II.6.
		7. Any natural peril (including but not limited to storm, tempest, avalanche, earthquake, volcanic eruptions, hurricane, or any other kind of natural hazard).	Section E.II.7.
		8. Radioactive contamination.	Section E.II.8.
		9. Consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill or any legal liability of any kind whatsoever.	Section E.II.9.
		10. Intentional self-injury and/or the use or misuse of intoxicating drugs and/or alcohol.	Section E.II.10.

4	Waiting periods	Any Critical Illness diagnosed within the first 90 days of the date of commencement of the Policy is excluded.	Section E.I																																																			
5	Payout basis	The claim payment under this policy will be on benefit basis.	Section C																																																			
6	Renewal Conditions	<p>The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.</p> <p>i. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.</p> <p>ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.</p> <p>iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.</p> <p>iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.</p> <p>v. No loading shall apply on renewals based on individual claims experience.</p>	Section F																																																			
7	Special Condition	<p>a. Free Look period of 15 days from the date of receipt of the policy shall be applicable at the inception</p> <p>b. Lifelong renewability (except on certain specific grounds)</p> <p>c. Right to migrate from one product to another product of the company</p> <p>d. Right to port from one company to another company</p> <p>e. Change in SI during the policy term or at the time of renewal</p> <p>f. In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate</p>	Section F																																																			
9	Cancellation	<p>i. The policyholder may cancel this policy by giving 15days' written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below..</p> <p>Cancellation grid for premium received on annual & long term basis and refund is as under</p> <table border="1"> <thead> <tr> <th rowspan="2">Period in Risk</th> <th colspan="3">Premium Refund</th> </tr> <tr> <th>Policy Period 1 Year</th> <th>Policy Period 2 Year</th> <th>Policy Period 3 Year</th> </tr> </thead> <tbody> <tr> <td>Within 15 Days</td> <td colspan="3">As per Free Look Period Condition</td> </tr> <tr> <td>Exceeding 15 days but less than or equal to 1 month</td> <td>75%</td> <td>75%</td> <td>80%</td> </tr> <tr> <td>Exceeding 1 month but less than or equal to 3 months</td> <td>50%</td> <td>75%</td> <td>80%</td> </tr> <tr> <td>Exceeding 3 months but less than or equal to 6 months</td> <td>25%</td> <td>65%</td> <td>75%</td> </tr> <tr> <td>Exceeding 6 months but less than or equal to 12 months</td> <td>0%</td> <td>45%</td> <td>60%</td> </tr> <tr> <td>Exceeding 12 months but less than or equal to 15 months</td> <td>0%</td> <td>30%</td> <td>50%</td> </tr> <tr> <td>Exceeding 15 months but less than or equal to 18 months</td> <td>0%</td> <td>20%</td> <td>45%</td> </tr> <tr> <td>Exceeding 18 months but less than or equal to 24 months</td> <td>0%</td> <td>0%</td> <td>30%</td> </tr> <tr> <td>Exceeding 24 months but less than or equal to 27 months</td> <td>0%</td> <td>0%</td> <td>20%</td> </tr> <tr> <td>Exceeding 27 months but less than or equal to 30 months</td> <td>0%</td> <td>0%</td> <td>15%</td> </tr> <tr> <td>Exceeding 30 months but less than or equal to 36 months</td> <td>0%</td> <td>0%</td> <td>0%</td> </tr> </tbody> </table>	Period in Risk	Premium Refund			Policy Period 1 Year	Policy Period 2 Year	Policy Period 3 Year	Within 15 Days	As per Free Look Period Condition			Exceeding 15 days but less than or equal to 1 month	75%	75%	80%	Exceeding 1 month but less than or equal to 3 months	50%	75%	80%	Exceeding 3 months but less than or equal to 6 months	25%	65%	75%	Exceeding 6 months but less than or equal to 12 months	0%	45%	60%	Exceeding 12 months but less than or equal to 15 months	0%	30%	50%	Exceeding 15 months but less than or equal to 18 months	0%	20%	45%	Exceeding 18 months but less than or equal to 24 months	0%	0%	30%	Exceeding 24 months but less than or equal to 27 months	0%	0%	20%	Exceeding 27 months but less than or equal to 30 months	0%	0%	15%	Exceeding 30 months but less than or equal to 36 months	0%	0%	0%	Section F
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9	Claims	<p>a. You or someone claiming on Your behalf must inform Us in writing immediately within 48 hours of diagnosis of any of the listed Critical Illnesses.</p> <p>b. You must immediately consult a Doctor and follow the advice and treatment that he recommends.</p> <p>c. You must have Yourself examined by Our medical advisors if We ask for this, and as often as We consider this to be necessary at Our cost.</p> <p>d. You or someone claiming on Your behalf must promptly and in any event within 30 days of diagnosis of any of the listed Critical Illnesses /discharge from the Hospital (if admitted) give Us the documentation as per the claims documents list specified below.</p> <p>*Note: Waiver of conditions (a) and (d) may be considered in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the insured was placed it was not possible from him or any other person to give notice or file claim within the prescribed time limit.</p> <p>Claim documents to be submitted for claim:</p> <ul style="list-style-type: none"> Critical Illness Insurance Claim Form duly signed by the insured along with NEFT Form signed by the Claimant Original Discharge Summary / Discharge Certificate. Original Final Hospital Bill Policy copy First consultation letter for Illness Medical certificate for the duration of illness All required Original Investigation Reports as per the Illness Medical certification from specialist Aadhar card & PAN card Copies (Not mandatory if the same is linked with the policy while issuance or in previous claim) 	Section F																	
10	Policy Servicing/ Grievances/Complaints	<p>Bajaj Allianz General Insurance Co. Ltd Bajaj Allianz House, Airport Road Yerawada, Pune 411006 E-mail: bagichelp@bajajallianz.co.in Call : 1800-225858(free calls from BSNL/MTNL lines only) 1800-1025858 (free calls from Bharti users – mobile /landline) or020-30305858</p> <p>Grievance Redressal Cell for Senior Citizens Senior Citizen Cell for Insured who are Senior Citizens ‘Good things come with time’ and so for our customers who are above 60 years of age we have created special cell to address any health insurance related query. Our senior citizen customers can reach us through the below dedicated channels to enable us to service them promptly Health toll free number:1800-103-2529 Exclusive Email address: seniorcitizen@bajajallianz.co.in 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</p>	Section F																	

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		<p>HYDERABAD 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 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in</p>	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.	
		<p>JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in</p>	Rajasthan.	
		<p>ERNAKULAM Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in</p>	Kerala, Lakshadweep, Mahe-a part of Pondicherry.	
		<p>KOLKATA - Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in</p>	West Bengal, Sikkim, Andaman & Nicobar Islands.	
		<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in</p>	Districts of Uttar Pradesh : Laitpur, 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	
		<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in</p>	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane	

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11	Insured's Rights	<p>Portability The Insured 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 45 days before, but not earlier than 60 days 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. For Detailed Guidelines on portability, kindly refer the link https://www.irdai.gov.in/ADMINCMS/cms/Circulars_List.aspx?mid=3.2.3</p> <p>Migration The Insured beneficiary will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the Insured beneficiary will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration. For Detailed Guidelines on migration, kindly refer the link https://www.irdai.gov.in/ADMINCMS/cms/Circulars_List.aspx?mid=3.2.3</p> <p>Sum Insured Enhancement: The Insured member can apply for enhancement of Sum Insured at the time of renewal, by submitting a fresh proposal form to the company.</p>		Section F
12	Insured's Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.		Section F
<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>				