



# BAJAJ GENERAL

## Family Health Care (Gold)

Be Healthy, Be Prepared!



- **About Bajaj General Insurance Limited**

(Formerly known as Bajaj Allianz General Insurance Co. Ltd.)

Bajaj General Insurance Limited (formerly known as Bajaj Allianz General Insurance Company Limited) is one of India's leading, most trusted and dynamic private general insurance companies. It is a subsidiary of Bajaj Finserv Limited, India's leading and most diversified financial services group.

Bajaj General offers a broad portfolio of innovative and customer-focused insurance solutions, spanning motor, health, and home insurance, along with specialised products such as pet insurance, wedding insurance, event protection, cyber insurance, and rural insurance. From safeguarding your health and home to protecting your travels and life's most important moments, Bajaj General aims to be a constant partner in your journey. Bajaj General equally offers a comprehensive and a well-diversified range of products, including fire, marine, engineering, liability and surety insurance to corporates and SME's. The company also participates in various government schemes with a focus on financial inclusion. The company is also known for its robust risk selection capabilities, digital adoption and product innovation.

Established in 2001, the company has grown its footprint to nearly 1,500 towns and cities across India, ensuring easy access and a close connection to its customers. This access is enabled through the largest distribution network, spanning across individual agents, point-of-sales personnel, banks, NBFCs, motor dealers, brokers and the company's proprietary sales force.

It holds an [ICRA]AAA rating from ICRA Limited, reflecting the highest level of confidence in its financial strength and stability. With a strong legacy, a forward-looking mindset, and an unwavering focus on its 'Customer-First' philosophy, Bajaj General remains committed to protecting what matters most, empowering individuals, families, and businesses to live with confidence and peace of mind.

- **INTRODUCTION**

Your health is precious to you it enables you to live your life the way you please. But a sudden illness or accident can put a stop to your way of living and empty your savings. Protect yourself from the financial burden at the time of hospitalization with the Bajaj General Family Health Care Policy.

Bajaj General Family Health Care Policy is designed to suit your health care needs. It takes care of the medical treatment expenses incurred during hospitalization resulting from serious illness or accident.

- **Key Features**

- In house claim settlement
- Life time renewal
- Free look period
- Income Tax Benefit as per Sec 80 D of the IT Act on the premiums paid for this policy

- **Coverages under the policy**

1. In-patient Hospitalisation Treatment
2. Pre-Hospitalisation
3. Post-Hospitalisation
4. Road Ambulance
5. Day Care Procedures
6. Organ Donor Expenses
7. Sum Insured Reinstatement Benefit

8. Hospital Cash Benefit
9. Preventive Health Check Up
10. AYUSH Hospitalisation Expenses
11. Modern Treatment

- **Type of Policy**

This is an annual floater policy

- **Eligibility**

- Indian Citizens
- Non-resident Indian Citizens
- Bank customers and other groups falling under the group definition of IRDAI Group Guidelines
- Dependents of the group members –Spouse, Children& Parents

- **What is the entry age?**

- 18 years to 65 years for Self, Spouse & Parent
- 3 months to 25 years for children

- **What is the renewal age?**

The policy can be renewed for lifetime

- **What is the pre-policy medical examination criteria?**

Age of the person to be insured	Sum Insured	Medical Examination
Up to 45 years	All Sum Insured options	No Medical Tests*
46 years to 65 years	All Sum Insured options	Medical Tests required as listed below: Full Medical Report, ECG with reporting, FBG, CBC WITH ESR , Cholesterol, HDL Cholesterol, Triglycerides, Creatinine, GGTP, SGOT, SGPT, HbA1c, Urinalysis, Total Protein, Sr. Albumin, Sr. Globulin, A:G Ratio

\*Subject to no adverse health conditions

- The pre-policy checkup would be arranged at our empanelled diagnostic centers.
- 50 % cost of pre-policy checkup would be refunded if the proposal is accepted & policy is issued.
- Option for waiver of medical tests can be extended subject to a loading of 5% on the brochure premium and no adverse medical history

- **What are the Sum Insured Options?**

1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000
8,00,000	9,00,000	10,00,000	15,00,000	20,00,000	25,00,000	

Sum Insured in INR

- **Coverage Description**

If You are hospitalized on the advice of a Doctor because of Illness or Accidental Bodily Injury sustained or contracted during the Policy Period, then We will pay You in respect of an admissible claim, any or all of the following Medical expenses subject to Sum Insured, limits, terms, conditions and exclusions contained or otherwise expressed in this policy.

1. In-patient Hospitalisation Treatment
  - i. Room, Boarding and Nursing Expenses as provided by the Hospital/Nursing Home as per actuals.
  - ii. ICU Boarding and Nursing Expenses as provided by the Hospital/Nursing Home as per actuals
  - iii. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees.
  - iv. Anesthesia, Blood, Oxygen, Operation Theatre Charges, surgical appliances, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like Pacemaker, orthopedic implants, infra cardiac valve replacements, vascular stents, relevant laboratory diagnostic tests, X-ray and such similar expenses that are medically necessary.
2. Pre-Hospitalisation Expenses

The Medical Expenses incurred during the 60 days immediately before you were Hospitalised, provided that: Such Medical Expenses were incurred for the same illness/injury for which subsequent Hospitalisation was required, and We have accepted an inpatient Hospitalisation claim under Benefit In Patient Hospitalisation Treatment Cover
3. Post-Hospitalisation

The Medical Expenses incurred during the 90 days immediately after You were discharged post Hospitalisation provided that Such costs are incurred in respect of the same illness/injury for which the earlier Hospitalisation was required, and We have accepted an inpatient Hospitalisation claim under Benefit In Patient Hospitalisation Treatment Cover.
4. Road Ambulance

We will pay the reasonable cost to a maximum of Rs 3000/- per valid Hospitalisation claim incurred on an ambulance offered by a healthcare or ambulance service provider for transferring You to the nearest Hospital with adequate emergency facilities for the provision of health services following an Emergency.

We will also reimburse the expenses incurred on an ambulance offered by a healthcare or ambulance service provider for transferring You from the Hospital where you were admitted initially to another hospital with higher medical facilities.

Note: Claim under this section shall be payable by us provided, We have accepted Your Claim under "In-patient Hospitalisation Treatment" or "Day Care Procedures" section of the Policy
5. Day Care Procedures

We will pay you the medical expenses as listed above under 1. In-patient Hospitalisation Treatment for Day care procedures / Surgeries taken as an inpatient in a hospital or day care centre but not in the outpatient department. Indicative list of Day Care Procedures is given in the annexure I of Policy wordings.
6. Organ Donor Expenses

We will pay expenses incurred towards in case of major organ transplant, for harvesting of the organ provided that,

  - The organ donor is any person whose organ has been made available in accordance and in compliance with THE TRANSPLANTATION OF HUMAN ORGANS (AMENDMENT) BILL, 2011 and the organ donated is for the use of the Insured Person, and
  - We have accepted an inpatient Hospitalization claim for the insured member under in patient Hospitalization expenses

Note: The above mentioned expenses are covered under the Sum Insured as opted under the plan

## 7. Sum Insured Reinstatement Benefit

If the Hospitalization Sum Insured and cumulative benefit (if any) is exhausted due to claims lodged during the Policy year, then it is agreed that 100% of the hospitalization Sum Insured specified under In Patient Hospitalization Treatment be reinstated for the particular Policy Period provided that:

- i. The reinstated Sum Insured will be triggered only after the Hospitalization Sum Insured inclusive of the Cumulative Bonus (If applicable) has been completely exhausted during the policy period;
- ii. The reinstated Sum Insured can be used for claims made by the Insured Person in respect of the benefits stated in In Patient Hospitalisation Treatment Cover.
- iii. If the claimed amount is higher than the Balance Sum Insured inclusive of the Cumulative Bonus (If applicable) under the policy, then this benefit will not be triggered for such claims
- iv. The reinstated Sum Insured would be triggered only for subsequent claims made by the Insured Person and not arising out of any illness/disease (including its complications) for which a claim has been lodged in the current policy year under Section 1 (In-patient Hospitalisation Treatment).
- v. This benefit is applicable only once during each policy period & will not be carried forward to the subsequent renewals if the benefit is not utilized.
- vi. This benefit is applicable only once in life time of Insured Person covered under this policy for claims regarding CANCER OF SPECIFIED SEVERITY and KIDNEY FAILURE REQUIRING REGULAR DIALYSIS as defined under the policy.
- vii. Additional premium would not be charged for reinstatement of the Sum Insured.
- viii. In case Family Floater policy, Restore Sum Insured will be available for all Insured Persons in the Policy

## 8. Hospital Cash Benefit

If You are Hospitalised on the advice of a Doctor as defined under the policy, because of Illness or Accidental Bodily Injury sustained or contracted during the Policy Period, then We will pay You: The Daily Allowance of Rs. 500/- per day, for each continuous and completed period of 24 hours of Hospitalization necessitated solely by reason of the said Accidental Bodily Injury or Sickness, subject to a maximum of 30 days during the Policy Period.

## 9. Preventive Health Check Up

At the end of a block of every continuous 3 policy years during which You have held Our Family Health Care policy, You are eligible for a free Preventive Health checkup. We will reimburse the amount equal to 1% of the sum insured max up to Rs 2000/- during the block of 3 years.

For the avoidance of doubt, We shall not be liable for any other ancillary or peripheral costs or expenses (including but not limited to those for transportation, accommodation or sustenance). Contact Email id- [healthcheck@bajajgeneral.co.in](mailto:healthcheck@bajajgeneral.co.in).

Note: Payment under this benefit will not reduce the base sum insured mentioned in policy Schedule.

## 10. AYUSH Hospitalisation Expenses

If You are Hospitalised for not less than 24 hours, in an AYUSH Hospital which is a government hospital or in any institute recognized by government and/or accredited by Quality Council of India/ National Accreditation Board on Health on the advice of a Doctor because of Illness or Accidental Bodily Injury sustained or contracted during the Policy Period then We will pay You: In-patient Treatment- Medical Expenses for AYUSH treatment:

- i. Room, Boarding and Nursing Expenses as provided by the Hospital/Nursing Home as per actuals
- ii. ICU Boarding and Nursing Expenses as provided by the Hospital/Nursing Home as per actuals

- iii. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees.
- iv. Anesthesia, Blood, Oxygen, Operation Theatre Charges, surgical appliances, Medicines & Drugs, relevant laboratory diagnostic tests, X-ray and such similar expenses that are medically necessary.

Our maximum liability maximum for any or all the above expenses is limited up to 25% of Sum Insured per policy period.

11. Modern Treatment:

Modern Treatment Methods and Advancement in Technologies (as per below list) shall be restricted to 50% of Sum Insured or 10 Lacs, whichever is lower.

- A. Uterine Artery Embolization and HIFU
- B. Balloon Sinuplasty
- C. Deep Brain stimulation
- D. Oral chemotherapy
- E. Immunotherapy- Monoclonal Antibody to be given as injection
- F. Intra vitreal injections
- G. Robotic surgeries
- H. Stereotactic radio surgeries
- I. Bronchical Thermoplasty
- J. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
- K. IONM -(Intra Operative Neuro Monitoring)
- L. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered

**WHAT ARE THE EXCLUSIONS UNDER THE POLICY?**

**I. Waiting Period**

- 1. Pre-existing Diseases waiting period (Excl01)
  - a. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first Family Health Care Policy with us.
  - b. In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of Sum Insured increase.
  - c. If the Insured is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations then waiting period for the same would be reduced to the extent of prior coverage.
  - d. Coverage under the Policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Us.
- 2. Specified disease/procedure waiting period (Excl02)
  - a. Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first Family Health Care Policy with Us. This exclusion shall not be applicable for claims arising due to an accident.
  - b. In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of Sum Insured increase.
  - c. If any of the specified disease/procedure falls under the waiting period specified for PreExisting diseases, then the longer of the two waiting periods shall apply.
  - d. The waiting period for listed conditions shall apply even if contracted after the Policy or declared and accepted without a specific exclusion.

- e. If the Insured is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage

List of specific diseases/procedures is as below

1. Any type gastrointestinal ulcers	2. Cataracts,
3. Any type of fistula	4. Macular Degeneration
5. Benign prostatic hypertrophy	6. Hernia of all types
7. All types of sinuses	8. Fissure in ano
9. Haemorrhoids, piles	10. Hydrocele
11. Dysfunctional uterine bleeding	12. Fibromyoma
13. Endometriosis	14. Hysterectomy
15. Uterine Prolapse	16. Stones in the urinary and biliary systems
17. Surgery on ears/tonsils/ adenoids/ paranasal sinuses	18. Surgery on all internal or external tumours/cysts/ nodules/polyps of any kind including breast lumps.
19. Mental Illness	
21. Pancreatitis	20. Diseases of gall bladder including cholecystitis
23. Gout and rheumatism	
25. Surgery for varicose veins and varicose ulcers	22. All forms of Cirrhosis
	24. Tonsillitis
27. Alzheimer's Disease	26. Chronic Kidney Disease

3. Any Medical Expenses incurred during the first three consecutive annual periods during which You have the benefit of a Family Health Care Policy with Us in connection with:
- Joint replacement surgery,
  - Surgery for vertebral column disorders (unless necessitated due to an accident)
  - Surgery to correct deviated nasal septum
  - Hypertrophied turbinate
  - Congenital internal diseases or anomalies
  - Treatment for correction of eye sight due to refractive error recommended by Ophthalmologist for medical reasons with refractive error greater or equal to 7.5
  - Bariatric Surgery
  - Parkinson's Disease
  - Genetic disorders
4. 30-day waiting period (Excl03)
- Expenses related to the treatment of any illness within 30 days from the first Policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
  - This exclusion shall not, however apply if the Insured has Continuous Coverage for more than twelve months.
  - The within referred waiting period is made applicable to the enhanced Sum Insured in the event of granting higher Sum Insured subsequently.

## II. General Exclusion:

- Any dental treatment that comprises of cosmetic surgery, dentures, dental prosthesis, dental implants, orthodontics, surgery of any kind unless as a result of Accidental Bodily Injury to natural teeth and also requiring hospitalization.

2. Medical expenses where Inpatient care is not warranted and does not require supervision of qualified nursing staff and qualified medical practitioner round the clock
3. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority.  
Any Medical expenses incurred due to Act of Terrorism will be covered under the Policy.
4. Investigation & Evaluation (Excl04)
  - a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded even if the same requires confinement at a Hospital.
  - b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.
5. Rest Cure, rehabilitation and respite care (Excl05)
  - a. Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
    - i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
    - ii. Any services for people who are terminally ill to address medical, physical, social, emotional and spiritual needs.
    - iii. Circumcision unless required for the treatment of Illness or Accidental bodily injury.
6. Obesity/Weight Control (Excl06)  
Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:
  1. Surgery to be conducted is upon the advice of the Doctor
  2. The surgery/Procedure conducted should be supported by clinical protocols
  3. The member has to be 18 years of age or older and
  4. Body Mass Index (BMI);
    - a. Greater than or equal to 40 or
    - b. Greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
      - i. Obesity-related cardiomyopathy
      - ii. Coronary heart disease
      - iii. Severe Sleep Apnea
      - iv. Uncontrolled Type2 Diabetes
7. Change-of-gender treatments (Excl07)  
Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
8. Cosmetic or plastic Surgery (Excl08)  
Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
9. 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.

10. Breach of law (Excl10)  
Expenses for treatment directly arising from or consequent upon any Insured committing or attempting to commit a breach of law with criminal intent.
11. Excluded Providers (Excl11)  
Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.
12. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Excl12)
13. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. (Excl13)
14. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. (Excl14)
15. Refractive Error (Excl15)  
Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.
16. Unproven Treatments (Excl16)  
Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
17. Sterility and Infertility (Excl17)  
Expenses related to sterility and infertility. This includes:
  - a. Any type of contraception, sterilization
  - b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
  - c. Gestational Surrogacy
  - d. Reversal of sterilization
18. Maternity ( Excl 18) :
  - a. Medical Treatment Expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy.
  - b. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.
19. External medical equipment of any kind used at home as post Hospitalization care including cost of instrument used in the treatment of Sleep Apnoea Syndrome (C.P.A.P), Continuous Peritoneal Ambulatory Dialysis (C.P.A.D) and Oxygen concentrator for Bronchial Asthmatic condition.
20. The cost of spectacles, contact lenses, hearing aids, crutches, dentures, artificial teeth and all other external appliances and/or devices whether for diagnosis or treatment except for Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like Pacemaker, orthopedic implants, infra cardiac valve replacements, vascular stents etc.
21. Congenital external diseases or defects or anomalies, growth hormone therapy, stem cell implantation or surgery except for Hematopoietic stem cells for bone marrow transplant for haematological conditions.
22. Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol)
23. Vaccination or inoculation unless forming a part of post bite treatment or if medically necessary and forming a part of treatment recommended by the treating Medical practitioner.
24. All non-medical Items as per Annexure II

25. Any treatment received outside India is not covered under this Policy

▪ **What additional benefits do I get?**

1. Cumulative bonus

If You renew Your Family Health Care policy with Us without any break and there has been no claim in the preceding year, We will increase the Limit of Indemnity by 10% of base sum insured per annum, but:

- i. The maximum cumulative increase in the Limit of Indemnity will be limited to 5 years and 50% of Your first Family Health Care policy with Us.
- ii. This clause does not alter the annual character of this insurance or Our right to decline to renew or to cancel the Policy
- iii. If a claim is made in any year where a cumulative increase has been applied, then the increased Limit of Indemnity in the policy period of the subsequent Family Health Care policy shall be reduced by 10%, save that the limit of indemnity applicable to Your first Family Health Care policy with Us shall be preserved.

▪ **Renewal**

- i. Under normal circumstances, renewal will not be refused except on the grounds of Your moral hazard, misrepresentation, fraud, or your non-cooperation. (Subject to policy is renewed annually with us within the Grace period of 30 days from date of Expiry)
- ii. In case of Our own renewal, a grace period of 30 days is permissible and the Policy will be considered as continuous for the purpose of all waiting periods. However, any treatment availed for an Illness or Accident sustained or contracted during the break period will not be admissible under the Policy.
- iii. For renewals received after completion of 30 days grace period, a fresh application of health insurance should be submitted to Us, it would be processed as per a new business proposal.
- iv. For dependent children, Policy is renewable up to 35 years. 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/waiting periods for all the previous policy years would be extended in the new policy, provided the policy has been maintained without a break
- v. Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDAI.
- vi. The loadings on renewals shall be in terms of increase or decrease in premiums offered for the entire portfolio and shall not be based on any individual policy claim experience.

▪ **Cancellation**

A. Cancellation by the Policyholder

The Policyholder can cancel this Policy by providing a written notice of 7 days. In such a case, the Company will refund the premium for the unexpired policy period as detailed below:

1. Cancellation of policy where full premium received at policy inception -

Annual Policy: The premium refund for the unexpired risk period will be on a pro-rata basis, provided no claim has been made during the policy year.

Multi-year Policy:

For any policy year where the risk date has not yet started, the premium will be refunded without any deduction.

For any policy year where the risk has started, the premium will be refunded on a pro-rata basis for that policy year, provided no claim has been made during the policy year and in full for future policy years.

- B. Additional Deductions – Notwithstanding the above, if (i) the risk under the Policy has already commenced, or (ii) only a part of the insurance coverage has commenced, and the option of Policy cancellation is exercised by the Policyholder, then expenses incurred by the Company on medical examination of the Policyholder will also be deducted before refunding of premium.
- C. Cancellation by the Company  
The Company may cancel the Policy at any time on the grounds of misrepresentation, nondisclosure of material facts, or fraud by the Policyholder/insured person, by providing 15 days' written notice. There will be no refund of premium for cancellations on these grounds

- **When can I enhance my Sum Insured/ change Plan?**

- Sum Insured enhancement will be allowed only at the time of renewals.
- Change of Plan is allowed at the time of renewal. For this purpose the Insured will have to submit a Fresh Proposal form. The acceptance of enhancement of Sum Insured/ change of plan would be at the discretion of the company based on the declarations made in the proposal form and the Medical Checkup report wherever applicable.

- **Portability Conditions**

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 30 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://irdai.gov.in/document-detail?documentId=393128>

(Please note referred link is of the IRDAI website and subject to change from time to time.)

- **Possibility of Revision of Terms of the Policy Including the Premium Rates**

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The Insured beneficiary shall be notified three months before the changes are effected.

- **Migration of policy:**

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 at least 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://irdai.gov.in/document-detail?documentId=393128>

(Please note referred link is of the IRDAI website and subject to change from time to time)

- **Free Look Period:**

The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The Insured beneficiary shall be allowed free look period of thirty days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the Insured beneficiary and the stamp duty charges or
- ii. where the risk has already commenced and the option of return of the policy is exercised by the Insured beneficiary, a deduction towards the proportionate risk premium for period of cover
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;

#### • **Withdrawal of Policy**

In the likelihood of this product being withdrawn in future, the Company will intimate the Insured beneficiary about the same 90 days prior to expiry of the policy. Insured beneficiary will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period. as per IRDAI guidelines, provided the policy has been maintained without a break

#### • **Submission of Claim**

Policyholder and or Insured Person / must inform the Company in writing immediately within 48 hours of hospitalization in case emergency hospitalization & 48 hours prior to hospitalization in case of planned 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 as listed out below:

##### **List of Claim documents:**

- Claim form with NEFT details & cancelled cheque duly signed by Insured
- Original/Attested copies of Discharge Summary / Discharge Certificate / Death Summary with Surgical & anesthetics notes
- Attested copies of Indoor case papers
- Original/Attested copies Final Hospital Bill with breakup of surgical charges, surgeon's fees, OT charges etc
- Original Paid Receipt against the final Hospital Bill.
- Original bills towards Investigations done / Laboratory Bills.
- Original/Attested copies of Investigation Reports against Investigations done.
- Original bills and receipts paid for the transportation from Registered Ambulance Service Provider. Treating Doctor certificate to transfer the Injured person to a higher medical centre for further treatment (if Applicable).
- Cashless settlement letter or other company settlement letter
- First consultation letter for the current ailment.
- In case of implant surgery, invoice & sticker.

#### • **Payment of Claim**

The Company shall only make payment under this Policy to the Insured or in the event of death or total incapacitation of the Insured to the nominee and if there is no nominee to the heir, executor or validly appointed legal representative and any payment by the Company in this way will be a complete and final discharge of the Company's liability to make payment.

#### • **Annual Premium Table**

(Exclusive of GST)

Sum Insured & Premiums in INR

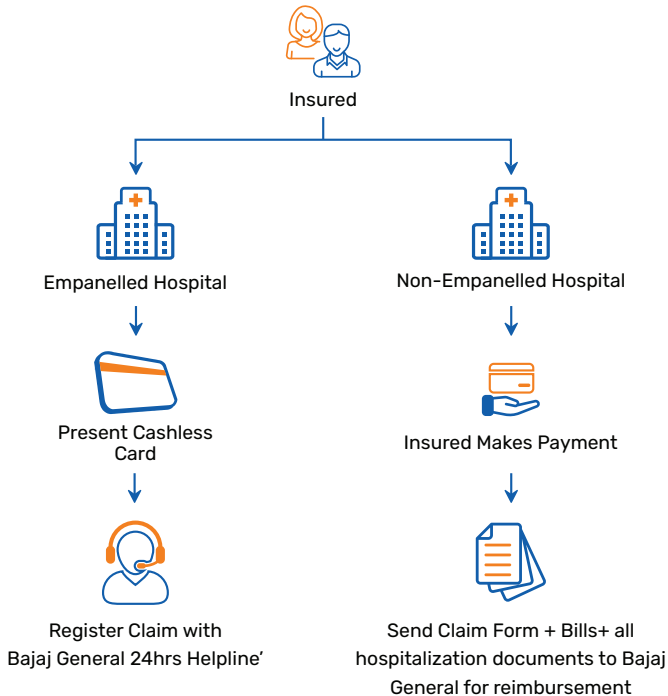
- A. Family Health Care (Gold)

GOLD - With Pre Policy Medical Tests

\*A= Adult \*\*C= Child/ Children

Sum Insured	Age Band (in Years)	1 A	1A + 1C	1A + 2C	1A + 3C	1A + 4C	2A + 0C	2A + 1C	2A + 2C	2A + 3C	2A + 4C
100,000	0-40	3,198	4,176	5,093	6,020	6,972	4,595	5,539	6,456	7,386	8,343
	41-60	5,999	6,598	7,276	8,037	8,873	8,620	9,309	9,996	10,747	11,585
	61-70	12,143	12,751	13,358	13,965	14,572	17,450	18,057	18,664	19,272	19,879
	71+	18,882	19,826	20,770	21,714	22,659	27,134	28,078	29,022	29,966	30,910
200,000	0-40	4,068	5,311	5,477	7,657	8,868	5,845	7,045	8,211	9,395	10,612
	41-60	7,623	8,384	9,246	10,213	11,275	10,955	11,829	12,704	13,658	14,722
	61-70	15,424	16,195	16,967	17,738	18,509	22,165	22,936	23,707	24,478	25,249
	71+	23,979	25,178	26,377	27,576	28,775	34,458	35,657	36,856	38,055	39,254
300,000	0-40	4,785	6,247	7,619	9,006	10,431	6,875	8,287	9,659	11,051	12,482
	41-60	8,980	9,877	10,892	12,031	13,282	12,905	13,935	14,965	16,089	17,343
	61-70	18,185	19,094	20,003	20,913	21,822	26,132	27,041	27,950	28,859	29,769
	71+	28,280	29,694	31,108	32,522	33,936	40,638	42,052	43,466	44,880	46,294
400,000	0-40	5,383	7,028	8,572	10,133	11,735	7,735	9,323	10,866	12,433	14,043
	41-60	10,101	11,110	12,251	13,533	14,940	14,516	15,674	16,833	18,097	19,507
	61-70	20,453	21,475	22,498	23,520	24,543	29,390	30,413	31,436	32,458	33,481
	71+	31,805	33,395	34,985	36,576	38,166	45,704	47,294	48,884	50,474	52,065
500,000	0-40	5,912	7,719	9,415	11,129	12,889	8,496	10,240	11,935	13,655	15,424
	41-60	11,081	12,187	13,439	14,845	16,389	15,923	17,194	18,464	19,851	21,398
	61-70	22,419	23,540	24,661	25,872	26,902	32,216	33,337	34,458	35,579	36,699
	71+	34,854	36,596	38,341	40,082	41,824	50,085	51,827	53,570	55,313	57,055
600,000	0-40	6,383	8,334	10,494	12,015	13,916	9,172	11,056	12,885	14,743	16,652
	41-60	11,951	13,144	14,494	16,010	17,676	17,173	18,544	19,914	21,410	23,079
	61-70	24,165	25,373	26,581	27,790	28,998	34,725	35,933	37,141	38,350	39,558
	71+	37,560	39,438	41,316	43,194	45,072	53,974	55,852	57,730	59,608	61,486
700,000	0-40	6,815	8,898	10,853	12,829	14,858	9,793	11,804	13,758	15,741	17,780
	41-60	12,744	14,017	15,457	17,074	18,850	18,314	19,776	21,237	22,832	24,612
	61-70	25,752	27,039	28,327	29,514	30,902	37,005	38,293	39,580	40,868	42,155
	71+	40,017	42,018	44,018	46,019	48,020	57,504	59,505	61,506	63,507	65,507
800,000	0-40	7,217	9,423	11,493	13,585	15,734	10,371	12,500	14,569	16,669	18,828
	41-60	13,478	14,824	16,347	18,057	19,935	19,368	20,914	22,460	24,147	26,029
	61-70	27,214	28,575	29,935	31,206	32,657	39,107	40,467	41,828	43,189	44,549
	71+	42,278	44,392	46,506	48,620	50,734	60,754	62,868	64,982	67,095	69,209
900,000	0-40	7,539	9,843	12,005	14,191	16,435	10,833	13,058	15,218	17,413	19,668
	41-60	14,109	15,517	17,111	18,901	20,867	20,274	21,892	23,510	25,276	27,246
	61-70	28,521	29,947	31,373	32,799	34,225	40,984	42,410	43,836	45,262	46,688
	71+	44,327	46,543	48,759	50,976	53,192	63,697	65,914	68,130	70,346	72,563
1,000,000	0-40	7,840	10,237	12,486	14,759	17,093	11,267	13,580	15,827	18,109	20,454
	41-60	14,699	16,166	17,827	19,692	21,740	21,122	22,808	24,494	26,333	28,386
	61-70	29,744	31,231	32,719	34,206	35,693	42,742	44,230	45,717	47,204	48,691
	71+	46,245	48,557	50,869	53,181	55,494	66,454	68,766	71,078	73,390	75,702
1,500,000	0-40	9,123	11,911	14,528	17,173	19,888	13,109	15,801	18,416	21,071	23,800
	41-60	17,215	18,934	20,880	23,063	25,462	24,739	26,713	28,687	30,842	33,246
	61-70	34,968	36,717	38,465	40,214	41,962	50,250	51,998	53,746	55,495	57,243
	71+	54,438	57,160	59,882	62,604	65,326	78,228	80,950	83,672	86,394	89,115
2,000,000	0-40	10,172	13,282	16,199	19,148	22,176	14,617	17,619	20,534	23,495	26,537
	41-60	19,273	21,197	23,375	25,820	28,506	27,695	29,906	32,116	34,528	37,219
	61-70	39,238	41,199	43,161	45,123	47,085	56,384	58,346	60,308	62,270	64,232
	71+	61,133	64,190	67,246	70,303	73,360	87,848	90,905	93,962	97,018	100,075
2,500,000	0-40	11,077	14,463	17,639	20,851	24,148	15,917	19,185	22,360	25,584	28,897
	41-60	21,045	23,146	25,525	28,194	31,127	30,242	32,656	35,069	37,703	40,642
	61-70	42,913	45,059	47,205	49,350	51,496	61,667	63,812	65,958	68,104	70,249
	71+	66,897	70,241	73,586	76,931	80,276	96,131	99,475	102,820	106,165	109,510

- How do I make a Claim?



Complete set of claim documents needs to be forwarded to  
Health Administration Team,  
Bajaj General Insurance Limited  
2nd floor, Bajaj Finserv Building, Behind Weikfield IT Park, Off Nagar Road, Viman Nagar Pune  
411 014.

Any Landline / Mobile:

For sales and renewal -1800- 209- 0144

For Service- 1800- 209- 5858 / 1800- 102- 5858 / 020-30305858

E-mail: careforyou@bajajgeneral.com

- Section 41 of Insurance Act 1938:**

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.

**Disclaimer-** The above information is indicative in nature, please refer the policy wordings or visit our website / our nearest office for further details

Sum Insured	Age Band (in Years)	1A	1A + 1C	1A + 2C	1A + 3C	1A + 4C	2A + 0C	2A + 1C	2A + 2C	2A + 3C	2A + 4C
100,000	0-40	3,198	4,176	5,093	6,020	6,972	4,595	5,539	6,456	7,386	8,343
	41-60	5,299	6,928	7,640	8,439	9,316	9,051	9,774	10,496	11,285	12,164
	61-70	12,751	13,388	14,026	14,663	15,301	18,323	18,960	19,598	20,235	20,873
	71+	19,826	20,818	21,809	22,800	23,791	28,490	29,482	30,473	31,464	32,456
200,000	0-40	4,068	5,311	6,477	7,657	8,868	5,845	7,045	8,211	9,395	10,612
	41-60	8,005	8,804	9,708	10,724	11,839	11,503	12,421	13,339	14,340	15,458
	61-70	16,195	17,005	17,815	18,625	19,434	23,273	24,082	24,892	25,702	26,512
	71+	25,178	26,437	27,696	28,955	30,214	36,181	37,440	38,699	39,958	41,217
300,000	0-40	4,785	6,247	7,619	9,006	10,431	6,875	8,287	9,659	11,051	12,482
	41-60	9,429	10,371	11,436	12,633	13,947	13,550	14,632	15,713	16,893	18,210
	61-70	19,094	20,049	21,004	21,958	22,913	27,438	28,393	29,348	30,302	31,257
	71+	29,694	31,178	32,663	34,148	35,632	42,670	44,154	45,639	47,124	48,608
400,000	0-40	5,383	7,028	8,572	10,133	11,735	7,735	9,323	10,866	12,433	14,043
	41-60	10,606	11,665	12,864	14,209	15,687	15,242	16,458	17,674	19,002	20,483
	61-70	21,475	22,549	23,623	24,697	25,770	30,860	31,934	33,007	34,081	35,155
	71+	33,395	35,065	36,735	38,404	40,074	47,989	49,659	51,328	52,998	54,568
500,000	0-40	5,912	7,719	9,415	11,129	12,889	8,496	10,240	11,935	13,655	15,424
	41-60	11,635	12,796	14,111	15,587	17,208	16,719	18,054	19,388	20,844	22,468
	61-70	23,540	24,717	25,894	27,071	28,248	33,827	35,003	36,180	37,357	38,534
	71+	36,596	38,426	40,256	42,086	43,915	52,589	54,419	56,248	58,078	59,908
600,000	0-40	6,383	8,334	10,165	12,015	13,916	9,172	11,056	12,885	14,743	16,652
	41-60	12,548	13,801	15,219	16,811	18,560	18,032	19,471	20,910	22,481	24,233
	61-70	25,373	26,642	27,910	29,179	30,448	36,461	37,730	38,998	40,267	41,536
	71+	39,438	41,410	43,382	45,354	47,326	56,673	58,645	60,617	62,588	64,560
700,000	0-40	6,815	8,898	10,853	12,829	14,858	9,793	11,804	13,758	15,741	17,780
	41-60	13,382	14,717	16,230	17,927	19,792	19,230	20,764	22,299	23,974	25,842
	61-70	27,039	28,391	29,743	31,095	32,447	38,855	40,207	41,559	42,911	44,263
	71+	42,018	44,118	46,219	48,320	50,421	60,379	62,480	64,581	66,682	68,783
800,000	0-40	7,217	9,423	11,493	13,585	15,734	10,371	12,500	14,569	16,669	18,828
	41-60	14,152	15,565	17,164	18,960	20,932	20,337	21,960	23,583	25,354	27,330
	61-70	28,575	30,003	31,432	32,861	34,290	41,062	42,491	43,919	45,348	46,777
	71+	44,392	46,612	48,831	51,051	53,270	63,792	66,011	68,231	70,450	72,670
900,000	0-40	7,539	9,843	12,005	14,191	16,435	10,833	13,058	15,218	17,413	19,668
	41-60	14,814	16,293	17,967	19,846	21,911	21,288	22,987	24,686	26,540	28,608
	61-70	29,947	31,444	32,941	34,439	35,936	43,033	44,531	46,028	47,525	49,023
	71+	46,543	48,870	51,197	53,524	55,852	66,882	69,209	71,537	73,864	76,191
1,000,000	0-40	7,840	10,237	12,486	14,759	17,093	11,267	13,580	15,827	18,109	20,454
	41-60	15,434	16,974	18,719	20,676	22,827	22,178	23,949	25,718	27,650	29,805
	61-70	31,231	32,793	34,354	35,916	37,478	44,880	46,441	48,003	49,564	51,126
	71+	48,557	50,985	53,413	55,840	58,268	69,776	72,204	74,632	77,060	79,488
1,500,000	0-40	9,123	11,911	14,528	17,173	19,888	13,109	15,801	18,416	21,071	23,800
	41-60	18,076	19,880	21,923	24,217	26,736	25,976	28,049	30,122	32,384	34,908
	61-70	36,717	38,553	40,388	42,224	44,060	52,762	54,598	56,434	58,269	60,105
	71+	57,160	60,018	62,876	65,734	68,592	82,139	84,997	87,855	90,713	93,571
2,000,000	0-40	10,172	13,282	16,199	19,148	22,176	14,617	17,619	20,534	23,495	26,537
	41-60	20,237	22,256	24,544	27,111	29,931	29,080	31,401	33,722	36,254	39,080
	61-70	41,199	43,259	45,339	47,379	49,439	59,204	61,264	63,324	65,383	67,443
	71+	64,190	67,399	70,609	73,818	77,028	92,241	95,450	98,660	101,869	105,079
2,500,000	0-40	11,077	14,463	17,639	20,851	24,148	15,917	19,185	22,360	25,584	28,897
	41-60	22,098	24,303	26,801	29,604	32,683	31,754	34,289	36,823	39,588	42,674
	61-70	45,059	47,312	49,565	51,818	54,071	64,750	67,003	69,256	71,509	73,762
	71+	70,241	73,754	77,266	80,778	84,290	100,937	104,449	107,961	111,473	114,985



## **BAJAJ GENERAL INSURANCE LIMITED**

(Formerly known as Bajaj Allianz General Insurance Co. Ltd.)

**BAJAJ INSURANCE HOUSE, AIRPORT ROAD,  
YERAWADA, PUNE - 411006. IRDAI REG NO.: 113.**



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



**[www.bajajgeneralinsurance.com](http://www.bajajgeneralinsurance.com)**



**[careforyou@bajajgeneral.com](mailto:careforyou@bajajgeneral.com)**

Note: It is mandatory to keep updated your policy with your correct contact details and bank account details, to process any of your service requests faster and hassle-free. To update your contact details i.e. Mobile No., Email ID, PAN Card, and Bank Account details, please use chatbot, visit our website, contact your agent or nearest branch.

For more details on risk factors, Terms and Conditions, please read the Policy Wordings and Prospectus before concluding a sale.

CIN: U66010PN2000PLC015329 | UIN: BAJHLIP22024V032122 | BGI-O-0201/31-10-2025

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