

## ■ Bajaj Allianz

Bajaj Allianz General Insurance Company Limited is a joint venture between Bajaj Finserv 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 the 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

 Premium paid is exempt under IT section 80D

 Innovative packages to match individual needs

 Quick disbursement of claims

## ■ What is a Hospital Cash Daily Allowance Policy?

Hospital Cash Daily Allowance Policy guards you and your family against the trauma that you face because of increased financial burden during hospitalization. This policy pays a daily benefit amount to take care of the incidental expenses during hospitalisation period.

## ■ Who can be covered under the policy?

- Hospital Cash Daily Allowance offers complete health protection for you, your spouse as well as children.

## ■ What is the entry age?

- Entry age for proposer, spouse is from 18 yrs - 65 yrs
- Entry age for dependent children is 3 months to 21 yrs.

## ■ What is renewal age?

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

## ■ What are the Sum Insured Options available?

Sum Insured options available are

- Rs 500 per day
- Rs 1000 per day
- Rs 2000 per day
- Rs 2500 per day

Cover is available for 30 days and 60 days per policy period.

## ■ What is the policy period?

- This is an annual policy

## ■ Key Features:

The policy can be taken along with any other health insurance schemes, ESIS, CGHS etc.

- The benefits payable are for each day of hospitalization
- The benefit is doubled in case of ICU admission (for maximum 7 days)
- Photocopy of discharge card, along with copies of reports, bills and prescriptions corresponding required for claims processing.
- Income Tax benefit on the premium paid as per section 80D of the Income Tax Act
- 5% family discount applicable if 2 or more family members are covered under the same policy. The family discount will be offered for both new policies as well as for renewal policies

## ■ What are the exclusions under the policy?

### I. Waiting Period

1. Illness requiring Hospitalisation within the first 30

days from the commencement date of the Policy Period unless the Policy is renewed without interruption and with the Company.

2. Without prejudice to Exclusion 1 above, the treatment of cataracts, benign prostatic hypertrophy, hysterectomy, menorrhagia, fibromyoma, D&C, endometriosis, hernia of all types, hydrocele, fistulae, haemorrhoids, fissure in ano, stones in the urinary and biliary systems, surgery on ears, tonsils or sinuses, skin and all internal tumours/cysts/nodules/polyps of any kind including breast lumps, gastric or duodenal ulcer, backache, prolapsed intervertebral disc during the first year of a series of Daily Hospital Allowance Policies renewed with the Company without interruption.

### II. General Exclusion

1. Pre-existing disease: Any medical condition or complication arising from it which existed before the commencement of the Policy Period, or for which care, treatment or advice was sought, recommended by or received from a Physician or for which a claim has or could have been made under any earlier policy.
2. Any treatment not performed by a Physician or any treatment of a purely experimental nature.
3. Any and all variants of the condition commonly referred to as Cancer, except in case of invasive malignant melanoma.
4. Any routine or prescribed medical check up or examination. Medical Expenses relating to any hospitalisation for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness or accidental Bodily Injury for which hospitalisation is required.
5. Any Illness that has been classified as an Epidemic by the Central or State Government.
6. Circumcision, cosmetic or aesthetic treatments of any description change of life surgery or treatment, plastic surgery (unless necessary for the treatment of Illness or

accidental Bodily Injury as a direct result of the insured event and performed within 6 months of the same).

7. Dental treatment or surgery of any kind unless necessitated by Accidental Bodily injury.
8. Convalescence, general debility, nervous or other breakdown, rest cure, congenital diseases or defect or anomaly, sterility, sterilization or infertility (diagnosis and treatment), any sanatoriums, spa or rest cures or long term care or hospitalisation undertaken as a preventive or recuperative measure.
9. Self afflicted injuries or conditions (attempted suicide), and/or the use or misuse of any drugs or alcohol.
10. Any sexually transmitted diseases or any condition directly or indirectly caused to or associated with Human T-Cell Lymphotropic Virus type or any Syndrome or condition of a similar kind commonly referred to as AIDS.
11. Any diagnosis or treatment arising from or traceable to pregnancy (whether uterine or extra uterine), childbirth including caesarean section, medical termination of pregnancy and/or any treatment related to pre and post natal care of the mother or the new born.
12. Hospitalisation for the sole purpose of traction, physiotherapy or any ailment for which hospitalisation is not warranted due to advancement in medical technology
13. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection military or usurped power of civil commotion or loot or pillage in connection herewith. 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.
15. Any natural peril including but not limited to avalanche, earthquake, volcanic eruptions or any kind of natural hazard.
16. Participation in any hazardous activity.

17. Radioactive contamination.
18. Non-allopathic treatment.
19. 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.

## ■ When can I enhance my sum insured?

- Sum Insured enhancement can be done at renewals.
- For enhancement of sum insured, fresh proposal form along with the renewal notice should be submitted

## ■ Free Look Period

If you are not satisfied with policy coverage, terms and conditions, You have the option of canceling the policy within 15 days of receipt of the policy documents, provided there has been no claim.

## ■ Grace period

- 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 one year waiting period.
- Any medical expenses incurred as a result of disease condition/ Accident contracted during the break period will not be admissible under the policy.



Simple  
hassle free  
claim  
procedure



### ■ Condition for renewal of the contract.

- Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or moral hazard.
- 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 30 days and one year waiting period Any medical expenses incurred as a result of disease condition/ Accident contracted during the break period will not be admissible under the policy.
- 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.
- After the completion of maximum renewal age of dependant 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.
- 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. Under normal circumstances, policy will not be cancelled except for reasons of non-disclosure while proposing for insurance and/or lodging any fraudulent claim.
- You may cancel this insurance by giving Us at least 15 days written notice, and if no claim has been made then the We shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below.

Period of Risk	% of Annual Premium Refunded
Upto 1 month	75.00%
Exceeding 1 month and upto 3 months	50.00%
Exceeding 3 months and upto 6 months	25.00%
Exceeding 6 months	Nil

### ■ Portability Conditions

- As per the Portability Guidelines issued by IRDA, If you are insured under any other health insurance policy of Non life insurer you can transfer to Hospital Daily Allowance policy with all your accrued benefits after due allowances for waiting periods and enjoy all the available benefits of Hospital Daily Allowance.
- The pre-policy medical examination requirements and provisions for such cases shall remain similar to non-portable cases

### ■ 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 Health 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.

### ■ We also offer following Insurance policies:

 HEALTH GUARD	 SILVER HEALTH	 HOSPITAL CASH DAILY ALLOWANCE	 CRITICAL ILLNESS
 PERSONAL GUARD	 HEALTH ENSURE	 TAX GAIN	 STAR PACKAGE
 HEALTH GUARD FAMILY FLOATER OPTION	 TRAVEL	 SANKAT MOCHAN	 EXTRA CARE

### ■ Annual Premium chart:

Family discount: 5%

Premium for 30 days cover						
Option	Sum Insured	90 days-25 yrs	26-40 yrs	41-50 yrs	51-55 yrs	56 yrs & above
A	500/-	250	400	650	900	1200
B	1000/-	300	600	900	1300	1800
C	2000/-	600	850	1700	2800	3600
D	2500/-	800	1,100	2600	3500	4600

Premiums are exclusive of GST

Premium for 60 days cover						
Option	Sum Insured	90 days-25 yrs	26-40 yrs	41-50 yrs	51-55 yrs	56 yrs & above
A	500	300	525	850	1200	1600
B	1000	500	825	1800	2400	3000
C	2000	1000	1500	3600	4400	4800
D	2500	1350	1800	4200	5000	5800

Premiums are exclusive of GST

### ■ 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)

 [bagichelp@bajajallianz.co.in](mailto:bagichelp@bajajallianz.co.in)

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

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UIN: UIN: IRDA/NL-HLT/BAGI/P-H/V.I/146/13-14

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

# BAJAJ ALLIANZ HOSPITAL CASH DAILY ALLOWANCE

## COMPLETE HEALTH PROTECTION FOR YOU AND FAMILY



*Caringly yours*

 **BAJAJ** |  **Allianz**