

25
GLORIOUS YEARS



GENERAL

CARINGLY YOURS









Bajaj General
My Health Care Plan

EDGE



Compact. Comprehensive. Customizable.

PLAN SNAPSHOT

FEATURE	WHAT YOU GET
 Plan Types	Individual and Family Floater ¹
 Sum Insured (SI)	INR 5L, 7.5L, 10L, 15L, 20L, 25L, 30L, 35L, 40L, 45L, 50L, 75L, INR 1Cr, 2Cr, 3Cr, 4Cr, 5 Cr
 Room Category	Single Private A/c room. Variants available: Twin Sharing and Actuals
 ICU	At actuals
 Policy Tenure	1 / 2 / 3 / 4 / 5 years
 Entry Age & Renewal	Adults: 18 years onwards Dependent Children: 3 months–30 years Renewal: Lifetime
 Eligible Family Members	Adults: Proposer /Spouse /Dependent Parents ² / Dependent Sister/ Dependent Brother/ Dependent Parents-in-law ² / Dependent Aunt/ Dependent Uncle Child: Dependent children & grandchildren
 Waiting Periods	Initial: 30 days; Specific Disease/Procedures: 24 months; PED: 36 months Variants available: Specific Disease/Procedures: 12 Months; PED: 24/12 Months

1. Family Floater Policy: Covers insured, legally wedded spouse, and dependent children.




2. Parents / Parents-in-law: Separate floater policy required.

BASE COVERS

◆ IN PATIENT HOSPITALISATION


Stay Covered, Stay Confident

Admission ≥24 hours with Single Private A/c room; doctors' fees, OT, medicines, diagnostics, implants, prosthetics covered up to Sum Insured.

 Single Private A/c room |  ICU at actuals |  **Variants available:** Twin sharing and Actuals


◆ PRE-HOSPITALISATION

Prepared for the Unexpected

 Covers medical expenses for 60 days before admission for same illness/injury.

◆ POST-HOSPITALISATION

Support Beyond the Hospital

 Covers medical expenses for 90 days after discharge for the same condition.

◆ MODERN TREATMENT METHODS AND ADVANCEMENT OF TECHNOLOGIES

Health on the cutting-edge

Coverage for advanced medical procedures up to Sum Insured like:



Robotic surgeries



Immunotherapy



Balloon sinuplasty



Deep brain stimulation



Stem cell therapy



Oral Chemotherapy and many more!

◆ DAY CARE TREATMENT

Advanced Care, Short Stays



Covers procedures that require less than 24 hours of hospitalisation up to Sum Insured, such as cataract surgery, chemotherapy, and more.

◆ AYUSH HOSPITALISATION

Ancient Wisdom, Modern Care



Covers hospitalisation under Ayurveda, Yoga, Unani, Siddha, and Homeopathy systems for 24 hours or more up to Sum Insured

◆ ORGAN DONOR EXPENSES

Gift of Life



If you're receiving an organ transplant, we cover the donor's medical costs including surgery, hospital stay, and post-op care up to Sum Insured, complying with the Transplantation of Human Organs Act.

◆ ROAD AMBULANCE

Swift Response, Safe Transport



Covers for emergency road ambulance services to the nearest hospital or transfer to a higher facility up to Sum Insured.

◆ DOMICILIARY HOSPITALISATION

No place like home



Treatment at home covered when hospital admission isn't possible due to medical condition or non-availability of rooms up to Sum Insured.

◆ FAMILY VISIT ³

A Familiar Space



If hospitalized 200+ km away from home, travel expenses for one family member or friend are covered.

◆ SUM INSURED REINSTATEMENT ⁴ (UNLIMITED)

Coverage That Bounces Back!



With our Sum Insured Reinstatement, your inpatient hospitalization coverage gets a fresh start an unlimited number of times if exhausted.

◆ RENEWAL PREMIUM WAIVER

Because Care Never Stops



In an unfortunate event, if the proposer passes away during the policy period, renewal premium for dependents is waived for one year.

◆ CATARACT



Covers up to **20% of Sum Insured, max INR 1 lakh per eye** for Sum Insured upto INR 10Lakhs
No limit on cataract for Sum Insured more than INR 10Lakhs



3. Sub-limit of INR 25,000 till INR 10 Lakhs SI and INR 50,000 for above INR 10 Lakhs

4. Subsequent claim should be after 15 day gap from discharge to be eligible.

OPTIONAL COVERS

AIR AMBULANCE

Critical Lift, Covered

Emergency helicopter/airplane evacuation from the site of illness/accident to the nearest hospital (within India) when your inpatient/day care claim is admissible.

Max up to INR 10 Lakh.

DOUBLE SUM INSURED BENEFIT

Extra Headroom

Doubles of your base inpatient Sum Insured, usable across multiple admissible claims in that policy year.

SUPER CUMULATIVE BONUS

Truly Super

Bigger bonus for every claim free year and **protected** if total inpatient payouts stay \leq INR 1 lakh that year (as per conditions).

Choose **50% (up to 200%/500%)** or **100% (up to 200%/500%/600%)**

MAJOR ILLNESS & ACCIDENT MULTIPLIER (INDEMNITY)

Double the Power

Automatically enhances your Sum Insured to **2x** for listed critical illnesses (e.g., cancer, CABG, kidney failure, major organ transplant etc.) or accident led hospitalisation.

CONSUMABLE EXPENSES (FOR SI 5 LAKHS, 7.5 LAKHS AND 10 LAKHS)

Bare Essentials

Covers non-medical items like gloves, masks, and disposables during hospitalisation.

COST OF PRESCRIBED EXTERNAL MEDICAL AID

Recovery Tools

Reimbursement for medically prescribed external aids post an admissible inpatient claim like braces, supports, devices and more.

10% of Sum Insured, max up to INR 5 lakh



INTERNATIONAL COVER- EMERGENCY CARE ONLY ⁵

Travel Light, Worry Lighter

Covers In patient emergencies abroad;
10% co pay; 45 days/trip, 180 days/year

RIDERS



SMART TENURE: *Make every year count*

- Consolidates annual base Sum Insured across a multi-year policy.
- Individual sum insured policies only



GLOBAL COVER ⁶: *Care, Anywhere*

Covers in patient/day care medical expenses for emergency and planned treatments outside India up to Sum Insured.

- Only for Sum Insured above INR 10 Lakh
- **Co pay options:** 10%, 20%, 30%, 40%, 50%



CONSUMABLES PLUS: *Say Goodbye to Overheads*

- Pays for a wider list of non-medical consumables during hospitalisation, up to Sum Insured
- Only for Sum Insured above INR 10 Lakh



AGE SHIELD: *Beat age at its own game*

Pay entry age premium until a claim is paid

5. Not available to non Indian citizens/non residents of India.

6. Time cap: 45 days per trip; 180 days total per policy year. Pre/post hospitalization, donor, ambulance not covered. Not available to non Indian citizens/non residents of India.



STEPUP BENEFIT: *Feels like a Leap*

Once in a lifetime option to enhance Sum Insured to the **next available slab at first renewal (R1), with continuity of waiting period** on the enhanced slab if the previous year was claim free.



HEALTH LIMITLESS ⁷: *One Claim. No Limits.*

Unlimited cover for any one admissible claim in the lifetime of the Insured.



NRINSURE: *Your Health. Your Homeland*

35% discount on premium for NRIs/OCIs who reside abroad for the entire policy year (proof of documents required and Indian bank account needed).



INSTA SHIELD RIDER: *Waiting Periods, Reimagined*

Get covered from 31st day for hospitalization (including pre/post) due to listed lifestyle conditions like **asthma, hypertension, hyperlipidemia, diabetes mellitus, obesity, and hypothyroidism.**



FETAL FLOURISH ⁸: *Due Care, Before Due Date*

Lump sum payment towards 16 in-utero procedures for the unborn baby up to **INR 2,00,000 per maternity event**



WALK TO WIN ⁹: *Walk. Win. Repeat.*

Provides a discount on renewal premium: **5%** for 7,500 steps/day and **10%** for 10,000 steps/day.



HEALTH PRIME RIDER OPD ¹⁰: *Your Complete Health Companion*

Enjoy instant teleconsultations, hassle-free in-clinic doctor visits, and coverage for essential diagnostic tests. Stay proactive with annual health check-ups, all designed to keep you thriving every day.

Diet & Nutrition Consultations, Emotional Wellness and Physical Fitness Cover.



NO CLAIM DISCOUNT ¹¹: *No Claims, All Gains*

Provides a **1.5% discount** at renewal if no claim was made in the preceding year.



7. Must be opted within the first two policy years.

8. Sub-limits applicable as per policy wordings.

9. 24 days a month (9 months a year)

10. Cashless OPD service

11. At renewal, Cumulative/Super Cumulative Bonus and choose a 1.5% renewal discount instead. Bonuses can be re-opted afresh later.

WAITING PERIODS



**Specific Disease/Procedures
Waiting Period: 24 months**
(Option to decrease it to 12 months)



Initial Waiting period:
30 Days



**Pre-existing Disease Waiting
Period: 36 months** (Option to
decrease it to 24/12 months)

DISCOUNTS



LONG TERM DISCOUNT

Discount is applicable:

- 2 Year - 4% | • 3 Year - 8%
- 4 Year - 9% | • 5 Year - 10.5%



LOYALTY DISCOUNT

5% discount if already insured with Bajaj (Motor, Health, Home, Cyber and Pet Insurance) with a minimum premium of 2500 INR



FAMILY DISCOUNT

- 10% for 2 members
- 15% for more than 2 members



NO CLAIM DISCOUNT

1.5% discount at renewal for claim free preceding year



ONLINE DISCOUNT

5% discount for Online purchase of policies



EARLY ENTRY DISCOUNT

5% discount if proposer enters the policy before turning 35 years, and opts for long-term policy.



FITNESS DISCOUNT

5% discount if at least two 5km marathons run in the past 12 months prior to policy inception date



WALK TO WIN DISCOUNT

Discount on renewal: 5% for 7,500 and 10% for 10,000 steps/day. 24 days a month (9 months a year)

COST SHARING



VOLUNTARY CO-PAYMENT
5% / 10% / 15% / 20%

VOLUNTARY AGGREGATE DEDUCTIBLE
INR 50,000, INR 1 Lakh, INR 2 Lakh

Please refer to the policy wordings for complete list of T&C



BAJAJ GENERAL INSURANCE LIMITED

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

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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 | Product UIN: **My Health Care Plan - BAJHLIP26074V022526** |
NRInsure- BAJHLIA26076V012526 | **Fetal Flourish - BAJHLIA26070V012526** | **InstaShield - BAJHLIA26072V012526** |
Health Prime Rider - BAJHLIA24087V022324 | **SMART Riders: BAJHLIA27077V012627**

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Policy holders can download Bajaj General app for one - touch access. Available on  | 