

CUSTOMER INFORMATION SHEET

SMART RIDERS

This document provides key information about your policy. You are also advised to go through your policy document.

Sr No	Title	Description	Policy Clause Number
1	Name of Insurance Product	SMART RIDERS	
2	Policy Number	Kindly refer to Your Policy schedule/Certificate of Insurance	
3	Type of Insurance	Kindly refer to Your Policy schedule/Certificate of Insurance	
4	Sum Insured (Basis)	Kindly refer to Your Policy schedule/Certificate of Insurance	
5	Policy Coverage (What the Policy Covers)	<p>Riders</p> <p>1. Global Cover:(For SI above 10 lakhs)                      Medical Expenses incurred outside India and anywhere across the World for Planned and Emergency Treatment, for inpatient hospitalization. A mandatory co-payment of 0%, 10%, 20%, 30%, 40%, 50% is applicable which will be in addition to any other co-payment / deductible if any applicable in the policy.</p> <p>2. Consumables Plus: (For SI above 10 lakhs)                      We will indemnify Reasonable and Customary Expenses against the Non-Medical Expenses/ consumables (mentioned in List i, ii, iii, iv of Annexure II) incurred during treatment of the Insured Beneficiary during the Policy Period up to Inpatient hospitalization treatment Sum Insured, provided that the claim is admissible and payable under "In-patient Hospitalization Treatment" cover.</p> <p>3. Smart Tenure:                      If the Insured Person has opted for this cover, We shall allow the Insured Person to combine the annual Sum Insured of Base Policy across the entire Policy tenure in case of a multi-year Policy. This cover shall however be subject to the conditions mentioned in the policy schedule.</p> <p>4. StepUp Benefit:                      If this rider is opted, The Insured Person shall be entitled to a once-in-a-lifetime option to enhance the Sum Insured at renewal to the next available slab, This cover shall however be subject to the conditions mentioned in the policy schedule.</p> <p>5. Health Limitless:(For SI 10 lakhs and above)                      If this rider is opted, We will indemnify the Medical Expenses incurred in respect of Hospitalization of the Insured Person under in-Patient Treatment / Day Care Procedures / Treatment / AYUSH Hospitalization / of the Insured Person for any one claim during the lifetime of the Policy without any limits on the Annual Sum Insured subject to the conditions mentioned in the policy schedule.</p> <p>6. Age Shield:                      Under this benefit, the Insured would continue to pay the same premium applicable at the time of opting the Policy (for the respective Sum Insured opted) till a claim is registered and paid against the policy.</p>	<p>Section C OPERATIVE PARTS. Riders: 1</p> <p>Section C OPERATIVE PARTS. Riders: 2</p> <p>Section C OPERATIVE PARTS Riders: 3</p> <p>Section C OPERATIVE PARTS Riders: 4</p> <p>Section C OPERATIVE PARTS Riders: 5</p> <p>Section C OPERATIVE PARTS Riders: 6</p>

		<p>7. Walk to Win:                  If this rider is opted, at each renewal of My SMART Health Care Plan (Plan -9) Policy with Us, You will be entitled for a wellness discount, subject to mentioned criteria in policy wordings being fulfilled by You during the preceding Policy Year.                  Steps can be tracked through Our mobile application.</p>	Section C OPERATIVE PARTS Riders: 7
		<p>8. Discount on Services                  The Insured Person may have access to special rates on services such as OPD, Diagnostics, Pharmacy and other wellness services through Network as available on the Company's website/ app.</p>	Section C OPERATIVE PARTS Riders: 8
		<p>9. No Claim Discount:                  If this cover is opted, at time of renewal, it is agreed that the Cumulative Bonus / Super Cumulative Bonus accrued shall be forfeited and You will be entitled for renewal discount of 1.5%, provided that no claim is registered in the policy.</p>	Section C OPERATIVE PARTS Riders: 9
		<p>10. Extension of Policy Tenure:                  If this rider is opted, you can extend your policy tenure to 4 or 5 years as per the option selected.</p>	Section C OPERATIVE PARTS Riders: 10
		<p>11. Voluntary Aggregate Deductible Discount:                  If opted voluntarily and mentioned on the Policy Schedule that an Aggregate Deductible is opted, then Insured Person will be eligible for discount on the policy premium as per the table below.                  If Voluntary Aggregate Deductible is opted, We hereby agree to pay Reasonable &amp; Customary Medical Expenses in respect of an admissible Hospitalization claim in excess of the Annual Aggregate Deductible as opted by Insured Person subject to the Sum Insured, limits, terms, conditions and definitions, exclusions contained or otherwise.</p>	Section C OPERATIVE PARTS Riders: 12
		<p>12. Procedure/Disease Wise Sub-limit:                  If this cover is opted, the Insured Person shall be eligible for a discount on the premium payable under the base Policy, provided that the sub limits would be applicable for the claims made under the respective procedures/diseases.</p>	Section C OPERATIVE PARTS Riders: 11
6	Cumulative Bonus	As Per Base Policy.	
7	Exclusions (What the policy does not cover)	Standard Exclusions: All exclusions applicable under the opted Base Policy shall be applicable to this Rider, mutatis mutandis, unless specifically modified under this Rider.	Section D- Standard Exclusions
8	Waiting Period <ul style="list-style-type: none"> <li>Time period during which specified disease/treatment is not covered.</li> <li>It is counted from beginning of the policy coverage.</li> </ul>	As Per Base Policy.	

<p>9</p>	<p><b>Financial Limits of Coverage</b></p> <p>i. Sublimit (it is a pre- defined limit and the insurance company will not pay any amount in excess of this limit)</p> <p>ii. Co-payment (it is a specified amount/percentage of the admissible claim amount to be paid by policy holder/insured)</p> <p>iii. Deductible (it is a specified amount: Upto which an insurance company will not pay any claim and Which will be deducted from total claim amount (if claim amount is more than the specified amount)</p> <p>iv. Any other limit (as applicable)</p>	<p>The policy will pay only up to the limits specified hereunder for the following diseases/procedures:                  Sub limits:</p> <table border="1"> <thead> <tr> <th>Ailment \SI</th> <th>5,00,000 &amp; 7,50,000</th> <th>10,00,000</th> <th>15,00,000</th> <th>20,00,000</th> </tr> </thead> <tbody> <tr> <td>Cataract (per eye)</td> <td>40,000</td> <td>45,000</td> <td>50,000</td> <td>55,000</td> </tr> <tr> <td>Cardiac Surgeries*</td> <td>2,00,000</td> <td>2,50,000</td> <td>3,00,000</td> <td>3,50,000</td> </tr> <tr> <td>Surgery on Joints** (per joint)</td> <td>2,00,000</td> <td>2,50,000</td> <td>3,00,000</td> <td>3,50,000</td> </tr> <tr> <td>Infectious and Fever-Related Conditions***</td> <td>45,000</td> <td>55,000</td> <td>65,000</td> <td>75,000</td> </tr> <tr> <td>All types of Hernia**** (limit applicable individually for each hospitalisation for uncomplicated Hernia including post-op complications)</td> <td>75,000</td> <td>1,00,000</td> <td>1,25,000</td> <td>1,50,000</td> </tr> <tr> <td>All types of Calculi (All types of genito/ urinary calculi)</td> <td>75,000</td> <td>1,00,000</td> <td>1,25,000</td> <td>1,50,000</td> </tr> <tr> <td>Hysterectomy</td> <td>75,000</td> <td>1,00,000</td> <td>1,25,000</td> <td>1,50,000</td> </tr> <tr> <td>Surgery of Gall Bladder*****</td> <td>75,000</td> <td>1,00,000</td> <td>1,25,000</td> <td>1,50,000</td> </tr> <tr> <td>Surgery of Spine</td> <td>75,000</td> <td>1,00,000</td> <td>1,25,000</td> <td>1,50,000</td> </tr> <tr> <td>Cancer</td> <td>2,00,000</td> <td>3,00,000</td> <td>4,00,000</td> <td>5,00,000</td> </tr> <tr> <td>Chronic kidney disease</td> <td>2,00,000</td> <td>3,00,000</td> <td>4,00,000</td> <td>5,00,000</td> </tr> <tr> <td>Chronic liver disease</td> <td>2,00,000</td> <td>3,00,000</td> <td>4,00,000</td> <td>5,00,000</td> </tr> </tbody> </table> <p><b>*Cardiac Surgeries</b> includes, angioplasty, stent placements, bypass surgeries, pacemaker implantations, heart valve repairs or replacements, or any other interventional radiological procedures which includes neurological, vascular intervention etc, performed on the heart or related blood vessels, as indicated.</p> <p><b>**Surgery on Joints</b> includes, surgeries for joint replacement, reconstruction, repair, or arthroscopy.</p> <p><b>***Infectious and Fever-Related Conditions</b> includes Acute Gastroenteritis, all types of Fever caused by Viral/Bacterial/Fungal/Parasite/ Vector Borne, All acute Respiratory Infections</p> <p><b>****All types of Hernia includes</b> Inguinal Hernia, Femoral Hernia, Umbilical Hernia, Hiatal Hernia, Incisional Hernia, Epigastric Hernia, Spigelian Hernia, Ventral Hernia and Diaphragmatic Hernia.</p> <p><b>*****Surgery of Gall Bladder includes</b> endoscopic procedures excluding ERCP.</p> <p>Deductible:</p> <table border="1"> <thead> <tr> <th>Co-payment</th> <th>Deductible Options</th> </tr> </thead> <tbody> <tr> <td>Voluntary Aggregate Deductible</td> <td>50,000/ 1,00,000/ 2,00,000</td> </tr> </tbody> </table> <p>Co-payments:</p> <table border="1"> <thead> <tr> <th>Co-payment</th> <th>Limit</th> </tr> </thead> <tbody> <tr> <td>Global Cover</td> <td>Mandatory co-payment options of 0%,10%, 20%, 30%, 40%, 50%</td> </tr> </tbody> </table>	Ailment \SI	5,00,000 & 7,50,000	10,00,000	15,00,000	20,00,000	Cataract (per eye)	40,000	45,000	50,000	55,000	Cardiac Surgeries*	2,00,000	2,50,000	3,00,000	3,50,000	Surgery on Joints** (per joint)	2,00,000	2,50,000	3,00,000	3,50,000	Infectious and Fever-Related Conditions***	45,000	55,000	65,000	75,000	All types of Hernia**** (limit applicable individually for each hospitalisation for uncomplicated Hernia including post-op complications)	75,000	1,00,000	1,25,000	1,50,000	All types of Calculi (All types of genito/ urinary calculi)	75,000	1,00,000	1,25,000	1,50,000	Hysterectomy	75,000	1,00,000	1,25,000	1,50,000	Surgery of Gall Bladder*****	75,000	1,00,000	1,25,000	1,50,000	Surgery of Spine	75,000	1,00,000	1,25,000	1,50,000	Cancer	2,00,000	3,00,000	4,00,000	5,00,000	Chronic kidney disease	2,00,000	3,00,000	4,00,000	5,00,000	Chronic liver disease	2,00,000	3,00,000	4,00,000	5,00,000	Co-payment	Deductible Options	Voluntary Aggregate Deductible	50,000/ 1,00,000/ 2,00,000	Co-payment	Limit	Global Cover	Mandatory co-payment options of 0%,10%, 20%, 30%, 40%, 50%	<p>Section C                  OPERATIVE PARTS                  Riders:1 and 9</p>
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## 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.

CIN: U66010PN2000PLC015329 | UIN:

Email: careforyou@bajajgeneral.com | Website: www.bajajgeneralinsurance.com

Sales - 1800 209 0144 / Service - 1800 209 5858 (Toll Free No.)



9	Claims/claims procedure	As Per Base Policy.
10	Policy Servicing	Call center number (Toll free): 1800-209-5858 Details of Company officials: Branch-wise GRO details can be found on the below link. <a href="https://www.bajajgeneralinsurance.com/download-documents/other-information/GRO-List.pdf">https://www.bajajgeneralinsurance.com/download-documents/other-information/GRO-List.pdf</a>
11	Grievances/ Complaints	Grievance Redressal Procedure: a. Toll-free number 1-800-209- 5858 or 020-30305858, Say "Hi" on WhatsApp on +91 7507245858  b. Branches for resolution of your grievances /complaints, the Branch details can be found on our website: <a href="http://www.bajajgeneralinsurance.com/branch-locator.html">www.bajajgeneralinsurance.com/branch-locator.html</a> Register your grievances / complaints on our website: <a href="http://www.bajajgeneralinsurance.com">www.bajajgeneralinsurance.com</a>  c. E-mail <ul style="list-style-type: none"><li>• Level 1: <a href="mailto:careforyou@bajajgeneral.com">careforyou@bajajgeneral.com</a> and for senior citizens to <a href="mailto:seniorcitizen@bajajgeneral.com">seniorcitizen@bajajgeneral.com</a></li><li>• Level 2: In case you are not satisfied with the response given to you at Level 1 you may write to our Grievance Redressal Officer at <a href="mailto:ggro@bajajgeneral.com">ggro@bajajgeneral.com</a></li><li>• Level 3: If in case, your grievance is still not resolved, and you wish to talk to our care specialist, please give a missed call on +91 8080945060 OR SMS to 575758 and our care specialist will call you back.</li></ul> d. If you are still not satisfied with the decision of the Insurance Company, you may approach the Insurance Ombudsman, established by the Central Government for redressal of grievance. Detailed process along with list of Ombudsman offices are available at <a href="http://www.cioins.co.in/ombudsman">www.cioins.co.in/ombudsman</a>
12	Things to remember	<b>Free Look Cancellation:</b> As Per Base Policy. <b>Policy Renewal:</b> As Per Base Policy. <b>Migration and Portability:</b> As Per Base Policy. <b>Change in Sum Insured:</b> As Per Base Policy. <b>Moratorium period:</b> As Per Base Policy.
13	Your Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement.  Disclosure of other material information during the policy period.

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.

Declaration by policy holder,

I have read the above and confirm having noted the details.

Place: Pune

Date: 14 May 2026

Signature of Policy holder

Note: Web link for downloading the product related documents

<https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html>