



Bajaj General
**My Family
Complete**

Part of the Family. Part of the Plan.



My Family Complete is a health insurance plan designed for the family you love and choose, including the furry companions who make your family truly complete. With comprehensive medical protection, thoughtful pet-inclusive benefits, and flexible optional covers, it helps you extend care to every loved one – on two feet or four.

PLAN SNAPSHOT

FEATURE	WHAT YOU GET
 Plan	Individual and Family Floater
 Sum Insured (SI)	INR 5L, 7.5L, 10L, 15L, 20L, 25L, 30L, 35L, 40L, 45L, 50L, 75L, INR 1Cr, 2Cr, 3Cr, 4Cr, 5Cr
 Room Category	Single Private A/c room. Variants available: 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 Dependent Pet (Cat/Dog): 3 months - unlimited Renewal: Lifetime
 Waiting Periods	Initial: 30 days Specific Disease/Procedures: 24 months PED: 36 months Variants available: Specific Disease/Procedures: 12 Months; PED: 24/12 Months

BASE COVERAGE



IN-PATIENT HOSPITALISATION
Stay Covered, Stay Confident

Hospital admission can be stressful – financially and emotionally. My Family Complete covers admissible hospitalisation expenses for 24 hours or more, including room, ICU, doctor’s fees, surgery, medicines, diagnostics, implants and more c up to the Sum Insured.



PRE-HOSPITALISATION
Prepared for the Unexpected

Covers medical expenses for 60 days before admission for same illness/injury, for both you and your pets.



POST-HOSPITALISATION
Support Beyond the Hospital

Covers medical expenses for 90 days after discharge for the same condition, for both you and your pets.





MODERN TREATMENT METHODS AND ADVANCEMENT IN TECHNOLOGIES

Health on the Cutting-edge

My Family Complete supports eligible advanced treatment methods such as robotic surgeries, oral chemotherapy, immunotherapy and other listed procedures for both you and your pets, up to the Sum Insured.



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.

This benefit applies only to insured persons.



DAY CARE TREATMENT

Advanced Care, Short Stays

Certain treatments no longer need 24-hour hospitalisation. My Family Complete covers eligible day care procedures that require less than 24 hours of admission due to medical advancement for both you and your pets, up to the Sum Insured.



ORGAN DONOR EXPENSES

Gift of Life

If an insured member is receiving an organ transplant, My Family Complete covers eligible donor-related medical expenses for both you and your pets, including harvesting-related hospitalisation costs, up to the Sum Insured.



ROAD AMBULANCE

Swift Response, Safe Transport

In an emergency, timely transport can make a difference. My Family Complete covers eligible road ambulance expenses for transfer to the nearest hospital or to a higher medical facility for both you and your pets, up to the Sum Insured.



DOMICILIARY HOSPITALISATION

No Place Like Home

When hospital admission is medically necessary but not possible due to the patient's condition or non-availability of rooms, My Family Complete covers eligible treatment taken at home for both you and your pets.





FAMILY VISIT

A Familiar Space

If an insured member is hospitalised more than 200 km away from home, My Family Complete reimburses eligible travel expenses for one family member, relative or friend to visit, up to the specified limit.

This benefit applies to human insured members. The policy notes that it does not apply where hospitalisation is solely of an insured pet, as pets are ordinarily accompanied by the pet parent or caregiver.

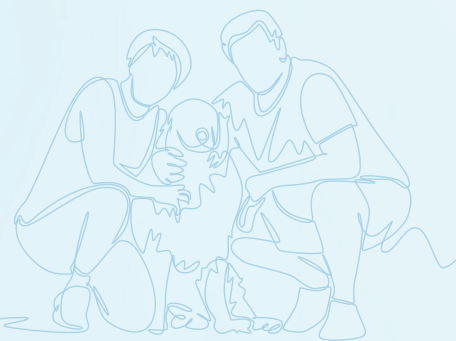


CUMULATIVE BONUS

More Cover for Claim-free Years

For every claim-free policy year, My Family Complete rewards you with a Cumulative Bonus of 25% of the base Sum Insured, up to 100%, helping your protection grow over time.

In a floater policy, the bonus is available to the family on a floater basis. A claim by any insured member, including a covered pet, may impact the bonus as per policy terms.



SUM INSURED REINSTATEMENT

Coverage That Bounces Back

If your in-patient hospitalisation Sum Insured gets exhausted, My Family Complete reinstates it unlimited times during the policy year for subsequent admissible claims, subject to policy conditions.

This benefit applies to both human insured members and covered cats/dogs. For the same insured beneficiary, the subsequent claim must meet the policy's terms and conditions.



CATARACT LIMIT

Clear Cataract Care

My Family Complete covers yours and yours pet's cataract treatment up to 20% of the Sum Insured, maximum INR 1 lakh per eye, for Sum Insured up to INR 10 lakh. For Sum Insured above INR 10 lakh, the cataract limit is waived / payable as per policy schedule.



CONVALESCENCE BENEFIT

Recovery Relief

If hospitalisation continues for more than 5 days, My Family Complete pays a lump sum benefit to help manage recovery-related needs after a longer stay for both you and your pets.¹

¹Payable only when the hospitalisation claim is accepted under in-patient hospitalisation; 1% of SI, maximum INR 50,000 per hospitalisation; maximum one hospitalisation per policy year.



EMERGENCY PET ACCOMMODATION BENEFIT

A Care Pitstop

If the insured pet parent is hospitalised and the covered pet needs to be placed in a pet boarding facility, My Family Complete pays a daily accommodation allowance for your pet's care.

Daily Allowance (for up to 7 days²):

- | | | |
|---|--|---|
| ◆ INR 1,000/day
for SI INR 5–15 lakh | ◆ INR 2,000/day
for SI INR 20–50 lakh | ◆ INR 5,000/day for
SI above INR 50 lakh |
|---|--|---|

This benefit applies only to pet insured members, triggered by hospitalisation of the insured person/pet parent.



PET ASSURANCE

A gentle way to keep your family cover complete

If your insured dog or cat passes away due to an illness or an accident, is put to sleep to relieve incurable suffering, or is lost, stolen, or goes missing and cannot be recovered within 30 days despite reasonable efforts, Pet Assurance allows you to enrol another eligible dog or cat into your insurance without paying an additional premium for the remainder of the existing policy period.

² 30-day waiting period applies unless hospitalisation is due to accident; valid boarding bills required.



OPTIONAL COVERS

Make your Family Complete protection even stronger.

Choose from optional covers that provide broader protection, global support, recovery tools, and pet-specific benefits, ensuring your plan reflects your family's unique needs.



PAW PROMISE BENEFIT

A Promise Beyond Goodbye

If your covered pet unfortunately passes away, is put to sleep due to incurable suffering, or is lost/stolen and not recovered despite reasonable efforts, this benefit supports adoption of a new pet with a specified lump sum amount.³

This benefit applies only to pet insured members.



DOUBLE SUM INSURED BENEFIT

Extra Headroom

Doubles your base in-patient Sum Insured once during the policy year and can be used across multiple admissible claims after the base Sum Insured is exhausted, for both you and your pets.⁴



COST OF PRESCRIBED EXTERNAL MEDICAL AID

Recovery Tools

Helps reimburse medically prescribed external aids after an admissible hospitalisation claim, such as braces, supports and devices, up to 10% of SI, maximum INR 5 lakh for both you and your pets.



AIR AMBULANCE

Critical Lift, Covered

Covers emergency air ambulance transportation by helicopter or airplane within India, for both you and your pets, when medically necessary and linked to an admissible in-patient/day care claim. Maximum up to INR 10 lakh.



MAJOR ILLNESS AND ACCIDENT MULTIPLIER

Double the Power

Enhances your Sum Insured up to 2X for listed major illnesses or accident-led hospitalisation for both you and your pets, giving added strength when the medical need is serious.⁵



SUPER CUMULATIVE BONUS

Truly Super

Bigger bonus for every claim free year, for both you and your pets, which is protected if total inpatient payouts stay ≤ INR 1 lakh that year (as per conditions).⁶

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



GLOBAL COVER

Travel Light, Worry Lighter

Available for SI INR 10 lakh and above. Covers eligible in-patient and day care medical expenses outside India for emergency and planned treatment, for both you and your pets, helping you stay protected when travelling abroad.⁷

³ 180-day waiting period for lost/stolen cases; new pet must be enrolled once eligible at 3 months.

⁴ Unused amount is not carried forward; available as per policy schedule.

⁵ Some listed major illnesses apply only to humans and some to both; refer to policy schedule.

⁶ Choose from available SCB options; CB or Super CB can be selected, not both.

⁷ Mandatory co-pay options of 10%, 20%, 30%, 40% or 50%; 45 days per trip and 180 days per policy year; certain expenses like pre/post hospitalisation, organ donor and road ambulance are excluded.



HEALTH LIMITLESS

One Claim. No Limits.

Unlimited cover for any one admissible claim in the lifetime of the Insured member or covered pet, giving extraordinary support for a major medical event.⁸



NRInsure

Your Health. Your Homeland.

35% discount on premium for NRIs/OCIs and their pets who reside abroad for the entire policy year (proof of documents required and Indian bank account needed).⁹



BUNDLE OF JOY BENEFIT

Beginnings Protected

When an insured person welcomes a child or your covered pet gives birth to puppies or kittens, My Family Complete pays a fixed benefit to help you celebrate and manage the moment with added support.¹⁰

- ◆ **For Pets:** SI 5 Lakh and 7.5 Lakh = INR 5,000 | SI 10 Lakh onwards = INR 10,000
- ◆ **For Humans:** Flat 50K benefit



INSTA SHIELD

Waiting Periods, Reimagined

Get coverage from the 31st day for hospitalisation (including pre/post), for both you and your pets, due to listed lifestyle conditions like asthma, hypertension, hyperlipidemia, diabetes mellitus, obesity, and hypothyroidism.¹¹



AGE SHIELD

Beat Age At Its Own Game

Lets you continue paying premiums based on your entry age until a claim is made.

his benefit applies only to insured persons.



EXTENDED PET STAY

Extra Stay, Extra Care

If your return to India is delayed due to specified reasons and your covered pet needs an extended stay at a pet boarding facility, this cover helps pay the additional boarding cost.¹²

This benefit applies only to pet insured members.



CONSUMABLES PLUS

Say Goodbye To Overheads

Pays for a wider list of non-medical consumables during hospitalisation, for both you and your pets, up to Sum Insured. Only listed/prescribed consumables are payable for pets; itemized bills may be required.

⁸ For SI INR 10 lakh and above; can be used once in the lifetime of the insured person/pet and ceases after claim.

⁹ 35% discount; Global Cover not available to members/pets availing this cover; proof of overseas residence required.

¹⁰ Payable once per policy year and twice during the lifetime of the insured pet and insured person and a 9-month waiting period applies.

¹¹ Applies only to declared, accepted and policy-specified conditions; routine management expenses are not payable for pets.

¹² INR 1,000/INR 2,000/INR 5,000 per day based on SI band; up to 10 days per policy year; valid bills and delay proof required.



FINDING YOUR PET BENEFIT

Their Way Back Home

If your covered cat or dog is lost or stolen, My Family Complete pays a benefit to help with advertising costs and reward expenses, so you can act quickly and increase the chances of bringing them home.

This benefit applies only to pet insured members.

Important Conditions:

Benefit is INR 5,000 for SI INR 5-15 lakh, INR 7,500 for SI INR 20-50 lakh, and INR 10,000 for SI above INR 50 lakh; available once each policy year; police intimation/report requirements apply.



PET THIRD PARTY LIABILITY COVER

Stay Confident, Stay Responsible

If your covered cat or dog accidentally causes bodily injury, death or property damage to a third party, My Family Complete helps cover your legal liability up to INR 5 lakh, subject to INR 5,000 deductible per claim.¹³

This benefit applies only to pet insured members.

¹³ Claims involving family members, caretakers, prohibited areas, professional pet handlers or liability not established through a competent forum are excluded.



LONG TERM CARE COVER

Care for Longer Journeys

Pays a lump sum of up to 2% of SI and maximum INR 50,000 if your covered cat or dog is diagnosed with a listed illness requiring long-term care, helping you manage ongoing care needs with more confidence.¹⁴

This benefit applies only to pet insured members.



FETAL FLOURISH

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.¹⁵

This benefit applies only to insured persons.



HEALTH PRIME RIDER

Your Complete Health Companion

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

Includes diet and nutrition consultations, emotional wellness support, and physical fitness coverage.

This benefit applies only to insured persons.

¹⁴ Payable once during the lifetime of the insured pet; covered conditions differ for dogs and cats.

¹⁵ Sub-limits applicable as per policy wordings.

WAITING PERIODS



Specific Disease/ Procedures Waiting Period

- ◆ 24 months
- ◆ Optional reduction to 12 months is available.



Initial Waiting Period

- ◆ 30 days



Pre-existing Disease (PED) Waiting Period

- ◆ 36 months
- ◆ Option to reduce it to 24 months or 12 months

DISCOUNTS



Long-Term Discount (Discount applicable for):

- ◆ 2 Year Policy: **4%**
- ◆ 3 Year Policy: **8%**
- ◆ 4 Year Policy: **9%**
- ◆ 5 Year Policy: **10.5%**



Loyalty Discount:

- ◆ **5% discount** if already insured with Bajaj (Motor, Health, Home, Cyber, or Pet Insurance)
- ◆ Minimum premium requirement: **INR 2,500**



Walk to Win Discount (Discount on renewal):

- ◆ **5%** for **7,500 steps/day**
- ◆ **10%** for **10,000 steps/day**
- ◆ Requirement: Achieved for **24 days a month** v(for **9 months a year**)



No Claim Discount:

- ◆ **1.5% discount at renewal** for claim-free preceding year



Early Entry Discount:

- ◆ **5% discount** if the proposer enters the policy before turning 35 years and opts for a long-term policy



Fitness Discount:

- ◆ **5% discount** if at least **two 5 km marathons** were completed in the past **12 months** prior to policy inception



Online Discount:

- ◆ **5% discount** for online purchase of policies

COST SHARING

Voluntary Co-payment

- ◆ 5% / 10% / 15% / 20%

Voluntary Aggregate Deductible

- ◆ INR 50,000 – 1 Cr

FOR FAMILIES WITH HEART, HEALTH, AND A LITTLE FUR.

Please refer to the policy wordings for the complete list of Terms & Conditions.



PREMIUM CHART

A - Adults | C - Children | P - Pets

1A + 1P																				
Age Band/ Sum Insured	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	30,00,000	35,00,000			40,00,000	45,00,000	50,00,000	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	3,00,00,000	4,00,00,000	5,00,00,000
Upto 20 Yrs	9,708	11,124	12,263	14,316	15,844	17,183	17,672	18,725			19,703	20,621	21,491	24,394	27,154	32,672	38,279	49,202	60,095	70,972
21-25 yrs	11,927	13,680	15,077	17,352	19,146	20,723	21,304	22,525			23,657	24,716	25,717	29,284	32,644	39,452	46,529	60,626	74,685	88,723
26-30 yrs	13,552	15,510	17,071	19,473	21,482	23,151	23,978	25,320			26,555	27,704	28,782	32,574	36,592	44,495	52,492	68,436	84,346	1,00,238
31-35 yrs	14,411	16,478	18,126	20,671	22,789	24,552	25,415	26,826			28,123	29,330	30,461	34,510	38,772	47,170	55,657	72,583	89,478	1,06,356
36-40 yrs	15,977	18,246	20,054	22,858	25,175	27,110	28,041	29,578			30,990	32,301	33,530	38,047	42,756	52,061	61,446	80,172	98,870	1,17,553
41-45 yrs	19,134	21,814	23,950	27,291	30,031	32,333	33,433	35,251			36,921	38,472	39,925	45,340	50,917	61,974	73,099	95,312	1,17,503	1,39,680
46-50 yrs	23,220	26,437	28,999	33,019	36,288	39,041	40,323	42,475			44,449	46,278	47,989	54,618	61,382	74,828	88,330	1,15,303	1,42,259	1,69,203
51-55 yrs	29,584	33,627	36,842	41,900	45,980	49,420	50,981	53,646			56,085	58,341	60,447	68,923	77,505	94,604	1,11,747	1,46,008	1,80,257	2,14,496
56-60 yrs	37,596	42,700	46,768	53,615	58,838	63,355	65,119	68,550			71,697	74,616	77,348	88,515	99,262	1,20,885	1,42,533	1,85,486	2,28,435	2,71,378
61-65 yrs	48,370	54,898	60,099	68,742	75,390	81,117	83,406	87,759			91,747	95,442	98,895	1,13,149	1,26,968	1,54,742	1,82,536	2,37,782	2,93,027	3,48,268
66-70 yrs	70,833	80,381	87,968	1,00,363	1,09,973	1,18,191	1,21,496	1,27,719			1,33,404	1,38,655	1,43,549	1,64,449	1,84,899	2,25,942	2,66,998	3,48,770	4,30,547	5,12,320
above 70 Yrs	80,348	91,211	99,847	1,13,911	1,24,859	1,34,216	1,38,043	1,45,146	1,51,638	1,57,637	1,63,231	1,86,916	2,10,149	2,56,760	3,03,381	3,96,285	4,89,194	5,82,099		

1A+1C+1P																				
Age Band/ Sum Insured	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	30,00,000	35,00,000			40,00,000	45,00,000	50,00,000	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	3,00,00,000	4,00,00,000	5,00,00,000
Upto 20 Yrs	12,280	14,141	15,633	18,151	20,136	21,825	22,545	23,909			25,174	26,361	27,484	31,055	34,687	41,841	49,147	63,471	77,740	91,982
21-25 yrs	14,162	16,252	17,927	20,753	22,967	24,860	25,657	27,166			28,564	29,872	31,106	35,247	39,393	47,608	55,952	72,364	88,730	1,05,072
26-30 yrs	15,754	18,038	19,859	22,661	25,006	26,953	27,917	29,482			30,923	32,264	33,522	37,946	42,634	51,854	61,184	79,784	98,347	1,16,888
31-35 yrs	16,755	19,168	21,090	24,059	26,530	28,586	29,594	31,240			32,754	34,161	35,481	40,204	45,177	54,975	64,876	84,623	1,04,334	1,24,025
36-40 yrs	18,582	21,229	23,339	26,610	29,313	31,571	32,658	34,451			36,098	37,628	39,061	44,331	49,825	60,681	71,629	93,476	1,15,292	1,37,088
41-45 yrs	22,248	25,374	27,867	31,764	34,960	37,646	38,930	41,051			42,999	44,808	46,504	52,821	59,328	72,228	85,207	1,11,122	1,37,012	1,62,885
46-50 yrs	27,014	30,767	33,757	38,447	42,261	45,472	46,968	49,479			51,781	53,916	55,912	63,646	71,537	87,224	1,02,977	1,34,445	1,65,894	1,97,328
51-55 yrs	34,416	39,132	42,884	48,784	53,544	57,558	59,379	62,488			65,333	67,965	70,423	80,311	90,323	1,10,272	1,30,273	1,70,244	2,10,201	2,50,147
56-60 yrs	45,517	51,716	56,640	64,392	70,607	75,850	78,170	82,199			85,879	89,276	92,442	1,05,620	1,18,892	1,45,378	1,71,902	2,24,928	2,77,946	3,30,953
61-65 yrs	59,507	67,672	74,177	84,834	93,160	1,00,282	1,03,255	1,08,724			1,13,740	1,18,389	1,22,738	1,40,198	1,57,391	1,91,814	2,26,327	2,94,972	3,63,593	4,32,195
66-70 yrs	81,970	93,155	1,02,047	1,16,456	1,27,743	1,37,356	1,41,345	1,48,685			1,55,397	1,61,603	1,67,392	1,91,497	2,15,322	2,63,014	3,10,788	4,05,961	5,01,113	5,96,247
above 70 Yrs	91,485	1,03,985	1,13,926	1,30,004	1,42,629	1,53,381	1,57,892	1,66,112	1,73,631	1,80,585	1,87,074	2,13,965	2,40,572	2,93,831	3,47,171	4,53,475	5,59,760	6,66,026		

1A+2C+1P																				
Age Band/ Sum Insured	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	30,00,000	35,00,000			40,00,000	45,00,000	50,00,000	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	3,00,00,000	4,00,00,000	5,00,00,000
Upto 20 Yrs	16,189	18,698	20,707	23,982	26,642	28,873	29,893	31,719			33,412	34,998	36,498	41,152	46,050	55,628	65,435	84,719	1,03,922	1,23,082
21-25 yrs	18,072	20,809	23,001	26,585	29,473	31,908	33,006	34,976			36,801	38,509	40,121	45,344	50,756	61,395	72,240	93,612	1,14,911	1,36,172
26-30 yrs	18,884	21,724	23,997	27,716	30,706	33,229	34,362	36,397			38,280	40,042	41,704	47,170	52,812	63,917	75,222	97,517	1,19,742	1,41,929
31-35 yrs	19,313	22,209	24,525	28,315	31,359	33,929	35,081	37,150			39,065	40,855	42,543	48,138	53,902	65,255	76,804	99,591	1,22,308	1,44,988
36-40 yrs	21,188	24,213	26,624	30,363	33,452	36,032	37,274	39,323			41,206	42,954	44,592	50,615	56,894	69,300	81,813	1,06,781	1,31,713	1,56,623
41-45 yrs	25,362	28,934	31,783	36,237	39,890	42,960	44,427	46,850			49,077	51,145	53,083	60,302	67,738	82,482	97,315	1,26,932	1,56,520	1,86,089
46-50 yrs	30,809	35,098	38,515	43,875	48,233	51,904	53,613	56,483			59,114	61,553	63,835	72,674	81,692	99,620	1,17,623	1,53,587	1,89,528	2,25,453
51-55 yrs	39,247	44,638	48,925	55,668	61,108	65,696	67,776	71,330			74,581	77,590	80,398	91,699	1,03,141	1,25,941	1,48,798	1,94,480	2,40,145	2,85,797
56-60 yrs	51,935	59,019	64,646	73,506	80,609	86,601	89,253	93,857			98,062	1,01,945	1,05,563	1,20,623	1,35,791	1,66,061	1,96,375	2,56,976	3,17,567	3,78,147
61-65 yrs	69,881	79,365	86,899	98,783	1,08,288	1,16,318	1,19,855	1,26,010			1,31,631	1,36,820	1,41,655	1,61,914	1,82,255	2,22,886	2,63,549	3,44,854	4,26,156	5,07,447
66-70 yrs	93,107	1,05,929	1,16,125	1,32,549	1,45,513	1,56,521	1,61,194	1,69,651			1,77,390	1,84,551	1,91,236	2,18,546	2,45,745	3,00,085	3,54,579	4,63,151	5,71,678	6,80,174
above 70 Yrs	1,02,622	1,16,759	1,28,004	1,46,097	1,60,398	1,72,546	1,77,741	1,87,078	1,95,624	2,03,533	2,10,917	2,41,014	2,70,995	3,30,903	3,90,962	5,10,665	6,30,325	7,49,953		

1A+3C+1P																				
Age Band/ Sum Insured	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	30,00,000	35,00,000			40,00,000	45,00,000	50,00,000	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	3,00,00,000	4,00,00,000	5,00,00,000
Upto 20 Yrs	20,099	23,255	25,781	29,813	33,149	35,921	37,241	39,529			41,649	43,635	45,512	51,249	57,413	69,416	81,723	1,05,968	1,30,103	1,54,181
21-25 yrs	21,981	25,366	28,074	32,416	35,979	38,956	40,354	42,786			45,038	47,146	49,135	55,441	62,119	75,183	88,528	1,14,860	1,41,093	1,67,272
26-30 yrs	22,794	26,282	29,071	33,547	37,212	40,277	41,710	44,207			46,518	48,679	50,718	57,267	64,175	77,704	91,510	1,18,765	1,45,923	1,73,029
31-35 yrs	23,223	26,766	29,599	34,146	37,865	40,977	42,429	44,960			47,302	49,492	51,557	58,235	65,265	79,042	93,092	1,20,839	1,48,489	1,76,088
36-40 yrs	24,006	27,649	30,562	35,239	39,058	42,256	43,742	46,336			48,735	50,978	53,092	60,004	67,257	81,487	95,986	1,24,633	1,53,185	1,81,687
41-45 yrs	28,475	32,494	35,700	40,710	44,820	48,273	49,924	52,650			55,155	57,482	59,662	67,783	76,149	92,736	1,09,423	1,42,743	1,76,029	2,09,294
46-50 yrs	34,603	39,429	43,273	49,303	54,206	58,335	60,259	63,487			66,447	69,191	71,758	81,701	91,847	1,12,016	1,32,269	1,72,729	2,13,163	2,53,578
51-55 yrs	44,079	50,143	54,967	62,552	68,672	73,833	76,174	80,172			83,830	87,214	90,374	1,03,087	1,15,960	1,41,609	1,67,324	2,18,716	2,70,089	3,21,447
56-60 yrs	58,353	66,322	72,653	82,620	90,611	97,352	1,00,335	1,05,515			1,10,246	1,14,614	1,18,684	1,35,627	1,52,691	1,86,745	2,20,848	2,89,024	3,57,189	4,25,341
61-65 yrs	78,505	89,175	97,651	1,11,021	1,21,714	1,30,747	1,34,726	1,41,651			1,47,975	1,53,812	1,59,251	1,82,042	2,04,926	2,50,636	2,96,382	3,87,850	4,79,315	5,70,768
66-70 yrs	1,04,245	1,18,703	1,30,204	1,48,642	1,63,282	1,75,686	1,81,043	1,90,616			1,99,383	2,07,498	2,15,079	2,45,595	2,76,168	3,37,157	3,98,369	5,20,341	6,42,244	7,64,101
above 70 Yrs	1,13,759	1,29,533	1,42,083	1,62,190	1,78,168	1,91,711	1,97,590	2,08,043	2,17,617	2,26,480	2,34,761	2,68,063	3,01,418	3,67,975	4,34,752	5,67,855	7,00,891	8,33,881		

1A + 4 C + 1P																				
Age Band/ Sum Insured	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	30,00,000	35,00,000			40,00,000	45,00,000	50,00,000	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	3,00,00,000	4,00,00,000	5,00,00,000
Upto 20 Yrs	24,008	27,812	30,854	35,645	39,655	42,969	44,589	47,338			49,886	52,272	54,527	61,346	68,777	83,203	98,011	1,27,216	1,56,285	1,85,281
21-25 yrs	25,891	29,924	33,148	38,247	42,486	46,004	47,702	50,596			53,275	55,783	58,149	65,538	73,483	88,970	1,04,816	1,36,109	1,67,274	1,98,372
26-30 yrs	26,703	30,839	34,144	39,378	43,719	47,325	49,059	52,017			54,755	57,316	59,732	67,364	75,538	91,492	1,07,798	1,40,014	1,72,105	2,04,129
31-35 yrs	27,133	31,323	34,672	39,977	44,372	48,025	49,777	52,770			55,539	58,129	60,571	68,332	76,628	92,829	1,09,380	1,42,088	1,74,671	2,07,188
36-40 yrs	27,916	32,207	35,636	41,071	45,565	49,304	51,090	54,146			56,973	59,615	62,106	70,101	78,620	95,275	1,12,274	1,45,882	1,79,367	2,12,786
41-45 yrs	31,589	36,055	39,616	45,183	49,750	53,587	55,421	58,450			61,233	63,818	66,240	75,265	84,560	1,02,989	1,21,531	1,58,553	1,95,537	2,32,499
46-50 yrs	38,398	43,760	48,031	54,731	60,179	64,767	66,904	70,490			73,780	76,829	79,681	90,729	1,02,002	1,24,412	1,46,916	1,91,871	2,36,797	2,81,703
51-55 yrs	48,911	55,648	61,008	69,437	76,237	81,971	84,572	89,014			93,078	96,839	1,00,350	1,14,475	1,28,778	1,57,278	1,85,849	2,42,951	3,00,033	3,57,098
56-60 yrs	64,770	73,626	80,659	91,734	1,00,613	1,08,103	1,11,417	1,17,173			1,22,429	1,27,283	1,31,806	1,50,631	1,69,591	2,07,428	2,45,320	3,21,071	3,96,811	4,72,536
61-65 yrs	87,129	98,985	1,08,403	1,23,258	1,35,139	1,45,176	1,49,597	1,57,292			1,64,318	1,70,804	1,76,847	2,02,171	2,27,598	2,78,386	3,29,215	4,30,847	5,32,474	6,34,088
66-70 yrs	1,15,382	1,31,477	1,44,283	1,64,735	1,81,052	1,94,851	2,00,892	2,11,582			2,21,376	2,30,446	2,38,923	2,72,644	3,06,591	3,74,229	4,42,160	5,77,531	7,12,810	8,48,028
above 70 Yrs	1,24,896	1,42,307	1,56,161	1,78,282	1,95,937	2,10,876	2,17,439	2,29,009			2,39,610	2,49,428	2,58,604	2,95,111	3,31,841	4,05,046	4,78,543	6,25,045	7,71,456	9,17,808

2 A + 1 P																				
Age Band/ Sum Insured	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	30,00,000	35,00,000			40,00,000	45,00,000	50,00,000	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	3,00,00,000	4,00,00,000	5,00,00,000
Upto 20 Yrs	12,623	14,484	15,976	18,494	20,479	22,168	22,888	24,252			25,517	26,704	27,827	31,398	35,030	42,184	49,490	63,814	78,083	92,325
21-25 yrs	16,387	18,706	20,563	23,699	26,140	28,237	29,113	30,767			32,296	33,725	35,072	39,781	44,442	53,718	63,100	81,600	1,00,062	1,18,526
26-30 yrs	18,298	20,908	22,990	26,193	28,872	31,097	32,199	33,988			35,635	37,167	38,604	43,660	49,018	59,556	70,218	91,476	1,12,690	1,33,880
31-35 yrs	19,443	22,200	24,397	27,790	30,614	32,964	34,116	35,997			37,727	39,335	40,843	46,242	51,925	63,123	74,438	97,006	1,19,533	1,42,037
36-40 yrs	21,531	24,556	26,967	30,706	33,795	36,375	37,617	39,666			41,549	43,297	44,935	50,958	57,237	69,643	82,156	1,07,124	1,32,056	1,56,966
41-45 yrs	25,815	29,387	32,236	36,690	40,343	43,413	44,880	47,303			49,530	51,598	53,536	60,755	68,191	82,935	97,768	1,27,385	1,56,973	1,86,542
46-50 yrs	31,262	35,551	38,968	44,328	48,686	52,357	54,066	56,936			59,567	62,006	64,288	73,127	82,145	1,00,073	1,18,076	1,54,040	1,89,981	2,25,906
51-55 yrs	39,841	45,232	49,519	56,262	61,702	66,290	68,370	71,924			75,175	78,184	80,992	92,293	1,03,735	1,26,535	1,49,392	1,95,074	2,40,739	2,86,391
56-60 yrs	52,529	59,613	65,240	74,100	81,203	87,195	89,847	94,451			98,656	1,02,539	1,06,157	1,21,217	1,36,385	1,66,655	1,96,969	2,57,570	3,18,161	3,78,741
61-65 yrs	70,765	80,249	87,783	99,667	1,09,172	1,17,202	1,20,739	1,26,894			1,32,515	1,37,704	1,42,539	1,62,798	1,83,139	2,23,770	2,64,433	3,45,738	4,27,040	5,08,331
66-70 yrs	1,08,598	1,23,169	1,34,721	1,52,925	1,67,417	1,79,641	1,84,890	1,94,197			2,02,675	2,10,485	2,17,745	2,49,197	2,80,706	3,43,685	4,06,685	5,32,666	6,58,653	7,84,629
above 70 Yrs	1,24,623	1,41,409	1,54,728	1,75,742	1,92,488	2,06,630	2,12,759	2,23,547	2,33,385	2,42,455	2,50,893	2,87,038	3,23,234	3,95,588	4,67,961	6,12,690	7,57,427	9,02,153		

2 A + 1 C + 1 P																				
Age Band/ Sum Insured	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	30,00,000	35,00,000			40,00,000	45,00,000	50,00,000	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	3,00,00,000	4,00,00,000	5,00,00,000
Upto 20 Yrs	16,532	19,041	21,050	24,325	26,985	29,216	30,236	32,062			33,755	35,341	36,841	41,495	46,393	55,971	65,778	85,062	1,04,265	1,23,425
21-25 yrs	20,297	23,263	25,637	29,530	32,647	35,285	36,461	38,577			40,533	42,362	44,086	49,878	55,805	67,505	79,388	1,02,848	1,26,244	1,49,605
26-30 yrs	21,922	25,094	27,631	31,792	35,112	37,928	39,174	41,418			43,492	45,428	47,252	53,532	59,916	72,549	85,351	1,10,658	1,35,905	1,61,120
31-35 yrs	22,781	26,062	28,686	32,990	36,418	39,329	40,612	42,925			45,061	47,054	48,931	55,468	62,096	75,224	88,516	1,14,806	1,41,037	1,67,238
36-40 yrs	24,346	27,829	30,614	35,177	38,804	41,887	43,238	45,677			47,927	50,026	52,000	59,005	66,080	80,114	94,305	1,22,394	1,50,429	1,78,435
41-45 yrs	28,928	32,947	36,153	41,163	45,273	48,726	50,377	53,103			55,608	57,935	60,115	68,236	76,602	93,189	1,09,876	1,43,196	1,76,482	2,09,747
46-50 yrs	35,056	39,882	43,726	49,756	54,659	58,788	60,712	63,940			66,900	69,644	72,211	82,154	92,300	1,12,469	1,32,722	1,73,182	2,13,616	2,54,031
51-55 yrs	44,673	50,737	55,561	63,146	69,266	74,427	76,768	80,766			84,424	87,808	90,968	1,03,681	1,16,554	1,42,203	1,67,918	2,19,310	2,70,683	3,22,041
56-60 yrs	58,947	66,916	73,247	83,214	91,205	97,946	1,00,929	1,06,109			1,10,840	1,15,208	1,19,278	1,36,221	1,53,285	1,87,339	2,21,442	2,89,618	3,57,783	4,25,935
61-65 yrs	79,389	90,059	98,535	1,11,905	1,22,598	1,31,631	1,35,610	1,42,535			1,48,859	1,54,696	1,60,135	1,82,926	2,05,810	2,51,520	2,97,266	3,88,734	4,80,199	5,71,652
66-70 yrs	1,21,952	1,38,344	1,51,340	1,71,820	1,88,123	2,01,875	2,07,781	2,18,250			2,27,789	2,36,575	2,44,742	2,80,126	3,15,574	3,86,424	4,57,299	5,99,028	7,40,763	8,82,487
above 70 Yrs	1,39,980	1,58,864	1,73,848	1,97,489	2,16,328	2,32,238	2,39,132	2,51,270	2,62,337	2,72,541	2,82,034	3,22,696	3,63,417	4,44,816	5,26,235	6,89,055	8,51,884	10,14,701		

2 A + 2 C + 1 P																				
Age Band/ Sum Insured	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	30,00,000	35,00,000			40,00,000	45,00,000	50,00,000	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	3,00,00,000	4,00,00,000	5,00,00,000
Upto 20 Yrs	20,442	23,598	26,124	30,156	33,492	36,264	37,584	39,872			41,992	43,978	45,855	51,592	57,756	69,759	82,066	1,06,311	1,30,446	1,54,524
21-25 yrs	24,207	27,820	30,711	35,362	39,153	42,333	43,810	46,387			48,770	50,999	53,100	59,975	67,168	81,293	95,676	1,24,096	1,52,425	1,80,705
26-30 yrs	25,832	29,651	32,704	37,624	41,618	44,976	46,522	49,228			51,729	54,065	56,266	63,629	71,279	86,336	1,01,639	1,31,906	1,62,087	1,92,220
31-35 yrs	26,690	30,619	33,760	38,822	42,925	46,377	47,960	50,735			53,298	55,691	57,945	65,565	73,459	89,011	1,04,804	1,36,054	1,67,219	1,98,338
36-40 yrs	28,256	32,387	35,687	41,008	45,311	48,935	50,586	53,487			56,165	58,663	61,014	69,102	77,443	93,902	1,10,593	1,43,642	1,76,611	2,09,535
41-45 yrs	32,042	36,508	40,069	45,636	50,277	54,268	56,088	59,270			62,205	64,943	67,519	76,505	85,714	1,03,925	1,22,356	1,59,006	1,95,990	2,32,952
46-50 yrs	39,374	44,910	49,330	56,485	62,195	67,045	69,203	73,009			76,511	79,770	82,828	94,167	1,05,591	1,28,313	1,51,197	1,96,670	2,42,088	2,87,475
51-55 yrs	49,505	56,242	61,602	70,031	76,831	82,565	85,166	89,608			93,672	97,433	1,00,944	1,15,069	1,29,372	1,57,872	1,86,443	2,43,545	3,00,627	3,57,692
56-60 yrs	65,364	74,220	81,253	92,328	1,01,207	1,08,697	1,12,011	1,17,767			1,23,023	1,27,877	1,32,400	1,51,225	1,70,185	2,08,022	2,45,914	3,21,665	3,97,405	4,73,130
61-65 yrs	88,013	99,869	1,09,287	1,24,142	1,36,023	1,46,060	1,50,481	1,58,176			1,65,202	1,71,688	1,77,731	2,03,055	2,28,482	2,79,270	3,30,099	4,31,731	5,33,358	6,34,972
66-70 yrs	1,35,306	1,53,519	1,67,959	1,90,714	2,08,830	2,24,109	2,30,671	2,42,304			2,52,902	2,62,664	2,71,739	3,11,054	3,50,441	4,29,164	5,07,913	6,65,390	8,22,874	9,80,344
above 70 Yrs	1,55,337	1,76,319	1,92,967	2,19,236	2,40,168	2,57,846	2,65,506	2,78,992	2,91,289	3,02,626	3,13,174	3,58,355	4,03,600	4,94,043	5,84,509	7,65,420	9,46,341	11,27,249		

2 A + 3 C + 1 P																				
Age Band/ Sum Insured	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	30,00,000	35,00,000			40,00,000	45,00,000	50,00,000	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	3,00,00,000	4,00,00,000	5,00,00,000
Upto 20 Yrs	24,351	28,155	31,197	35,988	39,998	43,312	44,932	47,681			50,229	52,615	54,870	61,689	69,120	83,546	98,354	1,27,559	1,56,628	1,85,624
21-25 yrs	28,116	32,378	35,784	41,193	45,659	49,381	51,158	54,196			57,008	59,636	62,114	70,072	78,532	95,080	1,11,964	1,45,345	1,78,607	2,11,805
26-30 yrs	29,741	34,208	37,778	43,455	48,125	52,024	53,871	57,038			59,966	62,702	65,280	73,726	82,642	1,00,123	1,17,927	1,53,155	1,88,268	2,23,320
31-35 yrs	30,600	35,176	38,833	44,653	49,431	53,425	55,308	58,545			61,535	64,328	66,959	75,662	84,822	1,02,799	1,21,092	1,57,302	1,93,400	2,29,438
36-40 yrs	32,166	36,944	40,761	46,840	51,817	55,983	57,934	61,297			64,402	67,300	70,028	79,199	88,806	1,07,689	1,26,881	1,64,891	2,02,792	2,40,635
41-45 yrs	35,433	40,622	44,767	51,383	56,783	61,316	63,436	67,079			70,442	73,580	76,533	86,602	97,077	1,17,713	1,38,644	1,80,142	2,21,535	2,62,872
46-50 yrs	43,284	49,467	54,403	62,317	68,702	74,093	76,551	80,819			84,749	88,407	91,842	1,04,264	1,16,954	1,42,100	1,67,485	2,17,918	2,68,270	3,18,575
51-55 yrs	54,336	61,748	67,643	76,915	84,395	90,703	93,564	98,449			1,02,921	1,07,187	1,11,229	1,26,554	1,42,191	1,73,540	2,04,969	2,67,781	3,30,571	3,93,342
56-60 yrs	71,782	81,523	89,260	1,01,442	1,11,209	1,19,447	1,23,094	1,29,425			1,35,207	1,40,546	1,45,521	1,66,228	1,87,084	2,28,706	2,70,387	3,53,713	4,37,026	5,20,324
61-65 yrs	96,638	1,09,679	1,20,039	1,36,379	1,49,449	1,60,489	1,65,352	1,73,816			1,81,545	1,88,680	1,95,327	2,23,183	2,51,153	3,07,020	3,62,932	4,74,727	5,86,517	6,98,292
66-70 yrs	1,48,659	1,68,694	1,84,578	2,09,609	2,29,536	2,46,343	2,53,561	2,66,357			2,78,015	2,88,754	2,98,736	3,41,983	3,85,308	4,71,903	5,58,528	7,31,752	9,04,984	10,78,202
above 70 Yrs	1,70,694	1,93,774	2,12,087	2,40,982	2,64,008	2,83,454	2,91,880	3,06,714	3,20,241	3,32,712	3,44,315	3,94,013	4,43,783	5,43,270	6,42,783	8,41,785	10,40,798	12,39,797		

2 A + 4 C + 1 P																					
Age Band/ Sum Insured	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	30,00,000	35,00,000			40,00,000	45,00,000	50,00,000	75,00,000	1,00,00,000	1,50,00,000	2,00,00,000	3,00,00,000	4,00,00,000	5,00,00,000	
Upto 20 Yrs	28,261	32,713	36,271	41,819	46,505	50,360	52,281	55,491			58,467	61,253	63,884	71,786	80,483	97,334	1,14,642	1,48,807	1,82,809	2,16,724	
21-25 yrs	32,026	36,935	40,858	47,024	52,166	56,429	58,506	62,006			65,245	68,273	71,128	80,169	89,895	1,08,867	1,28,252	1,66,593	2,04,788	2,42,905	
26-30 yrs	33,651	38,765	42,851	49,286	54,631	59,072	61,219	64,848			68,204	71,339	74,294	83,823	94,006	1,13,911	1,34,215	1,74,403	2,14,449	2,54,420	
31-35 yrs	34,510	39,734	43,907	50,484	55,938	60,473	62,656	66,355			69,772	72,965	75,973	85,759	96,185	1,16,586	1,37,380	1,78,551	2,19,582	2,60,538	
36-40 yrs	36,075	41,501	45,834	52,671	58,324	63,031	65,283	69,107			72,639	75,937	79,042	89,296	1,00,170	1,21,477	1,43,169	1,86,139	2,28,973	2,71,734	
41-45 yrs	39,343	45,179	49,841	57,214	63,289	68,364	70,785	74,889			78,680	82,217	85,548	96,699	1,08,440	1,31,500	1,54,932	2,01,390	2,47,716	2,93,971	
46-50 yrs	47,193	54,024	59,477	68,148	75,208	81,141	83,900	88,629			92,986	97,044	1,00,856	1,14,361	1,28,317	1,55,888	1,83,773	2,39,167	2,94,451	3,49,675	
51-55 yrs	59,168	67,408	74,042	84,637	93,167	1,00,374	1,03,637	1,09,297			1,14,500	1,19,334	1,23,866	1,40,843	1,58,104	1,92,382	2,26,904	2,95,609	3,64,231	4,32,805	
56-60 yrs	78,199	88,826	97,266	1,10,556	1,21,211	1,30,198	1,34,176	1,41,082			1,47,390	1,53,215	1,58,642	1,81,232	2,03,984	2,49,389	2,94,860	3,85,761	4,76,648	5,67,518	
61-65 yrs	1,05,262	1,19,490	1,30,790	1,48,617	1,62,874	1,74,918	1,80,224	1,89,457			1,97,889	2,05,672	2,12,923	2,43,312	2,73,824	3,34,770	3,95,765	5,17,723	6,39,676	7,61,612	
66-70 yrs	1,62,013	1,83,869	2,01,197	2,28,503	2,50,242	2,68,577	2,76,451	2,90,411			3,03,128	3,14,843	3,25,733	3,72,911	4,20,175	5,14,643	6,09,142	7,98,114	9,87,095	11,76,060	
above 70 Yrs	1,86,051	2,11,229	2,31,207	2,62,729	2,87,847	3,09,061	3,18,254	3,34,437	3,49,193	3,62,798	3,75,456	4,29,672	4,83,966	5,92,498	7,01,057	9,18,150	11,35,256	13,52,344			

*All the rates are excluding GST



BAJAJ GENERAL INSURANCE LIMITED

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

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