



My Infinite —Care—

CARE THAT NEVER ENDS



My Infinite Care brings together essential hospitalisation protection, thoughtful recovery support and a wide choice of optional covers, so you can shape your policy around the people and priorities that matter to you. Here is how the policy helps you prepare for different stages of life.

Key Highlights:

Feature	Available choice
 Base Sum Insured	₹5 lakh, ₹10 Lakh, Unlimited
 Policy Type	Individual or Family Floater
 Policy Tenure	1, 2, 3, 4 or 5 Years
 Room Variants	Single Private Air-conditioned Room (default), Twin Sharing Room or any room category.
 PED Waiting Period	36 months (default); optional 24 or 12 months
 Specific Disease Waiting Period	24 months (default); optional 12 months

Feature	Available choice
 Aggregate Deductible	₹10,000, ₹20,000, ₹30,000, ₹40,000, ₹50,000
 Maternity Limits	₹50,000, ₹1 Lakh or ₹2 Lakh
 Home Nursing	₹2,000 or ₹5,000 per day
 Voluntary Co-payment	10%, 20%, 30%, 40% or 50%



In-Built Covers:



IN-PATIENT HOSPITALISATION TREATMENT

Stay Covered, Stay Confident

When an illness or accidental injury requires hospital care, eligible expenses such as room charges, doctors' fees, nursing, operation theatre charges, medicines, diagnostic tests, implanted devices and medically necessary treatment are covered up to the applicable sum insured.

◆ Single Private Air-conditioned Room
as the default eligibility

◆ ICU expenses at actuals



PRE-HOSPITALISATION MEDICAL EXPENSES

Prepared for the Unexpected

Tests, consultations and medicines can begin well before hospital admission. My Infinite Care covers eligible medical expenses incurred for the same condition for up to 90 days before an accepted in-patient hospitalisation claim.



POST-HOSPITALISATION MEDICAL EXPENSES

Support Beyond Discharge

Follow-up consultations, investigations and medicines may remain necessary after you return home. Eligible expenses relating to the same condition are covered for up to 180 days after discharge when the corresponding hospitalisation claim is accepted.



DAY CARE TREATMENT

Short Stay, Meaningful Cover

Many procedures no longer require a 24-hour hospital stay. Eligible day care treatments and surgeries performed at a hospital or day care centre are covered up to the applicable sum insured, provided they are not taken in the outpatient department.



MODERN TREATMENT METHODS AND ADVANCEMENT IN TECHNOLOGIES

Health on the Cutting-edge

Medical technology continues to advance. The policy covers eligible expenses for specified modern treatments such as robotic surgery, oral chemotherapy, immunotherapy, deep brain stimulation, stereotactic radiosurgery and other listed procedures up to the In-patient Hospitalisation Treatment Sum Insured.



AYUSH HOSPITALISATION COVER

Traditional Care, Thoughtfully Covered

If you choose hospital treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha or Homeopathy, eligible hospital expenses are covered at a recognised AYUSH Hospital.

◆ Minimum admission of 24 hours.

◆ Payable up to the In-patient Hospitalisation Treatment Sum Insured.



SUM INSURED REINSTATEMENT

Protection That Resets

If claims use your available in-patient sum insured, the policy reinstates 100% of that base sum insured for subsequent eligible claims. Reinstatement can happen an unlimited number of times during the same policy year.



DISCOUNT ON SERVICES

Everyday Health Support

Access special rates or discounts through the available network for services such as OPD consultations, diagnostics, dental and vision care, pharmacy, fitness and other wellness services.



ORGAN DONOR EXPENSES

Gift of Life

When you receive an organ transplant, the policy also covers eligible expenses for the donor's screening, organ harvesting and complications arising from the donation procedure, up to the specified limit.

- ◆ The insured person must be the organ recipient.
- ◆ Donation must comply with applicable organ transplantation law.
- ◆ Reinstatement and Health Limitless cannot be used for this cover.
- ◆ SI 5 L - ₹5 Lakh | SI 10 L - ₹10 Lakh
SI Unlimited - ₹10 Lakh
- ◆ Donor pre- and post-hospitalisation expenses are excluded.



ROAD AMBULANCE

Emergency Transport When It Matters

During a life-threatening emergency, the policy covers eligible road ambulance charges for transportation to the nearest suitably equipped hospital or for transfer to another hospital with higher medical facilities, up to the In-patient Hospitalisation Treatment Sum Insured.



DOMICILIARY HOSPITALISATION

No place like home

When your medical condition prevents you from being moved to a hospital, or a hospital room is unavailable, eligible hospital-level treatment taken at home can be covered, up to the In-patient Hospitalisation Treatment Sum Insured.



HOME CARE TREATMENT

Care That Comes to You

When eligible treatment that would ordinarily require hospital care is prescribed at home, My Infinite Care covers qualifying medical expenses, including eligible chemotherapy and peritoneal dialysis taken at home.

- ◆ Treatment must be advised by a Medical Practitioner.
- ◆ Continuous active treatment and daily medical monitoring are required.
- ◆ Payable up to the In-patient Hospitalisation Treatment Sum Insured.
- ◆ Pre- and post-hospitalisation benefits apply.
- ◆ Home-use medical and ambulatory devices are excluded.



CUMULATIVE BONUS

Protection That Progresses

At each renewal, My Infinite Care adds 50% of the base In-patient Hospitalisation Sum Insured as Cumulative Bonus, up to a maximum of 100%. The bonus accrues irrespective of whether a claim was made, provided the policy is renewed continuously.

- ◆ 50% of base sum insured per policy year.
- ◆ Available only on continuous renewal within the Grace Period.
- ◆ Reduction in base sum insured proportionately reduces the bonus.
- ◆ Maximum accumulated bonus: 100%.
- ◆ Super Cumulative Bonus, if selected, overrides this benefit.
- ◆ If sum insured increases, bonus is calculated on the previous completed policy year's sum insured.

Optional Covers and Add-Ons:



MATERNITY PACKAGE

A Thoughtful Start for Your Family

Choose a maternity option that covers eligible delivery or lawful termination expenses, pre-natal and post-natal hospitalisation and specified newborn vaccinations. An additional option combines maternity protection with listed assisted reproductive procedures.

- ◆ Choose one option:
 - Option A: Maternity Expenses with 24 months waiting period.
 - Option B: Maternity Expenses with 9 months waiting period.
 - Option C: Maternity plus Assisted Reproductive Technology, with a 24-month waiting period.
- ◆ ART eligibility: 21 to 45 years of age.
- ◆ Sum insured options: ₹50,000, ₹1 lakh or ₹2 lakh.
- ◆ Maximum two deliveries, lawful terminations or a combination during the policy lifetime.
- ◆ Option C's ART component is available once in one policy period during the policy lifetime.
- ◆ Over and above the base Sum Insured



CONSUMABLES PLUS

Say Goodbye to Overheads

Pays for a wider list of non-medical consumables during hospitalisation, up to Sum Insured.



CHRONIC CARE

Waiting Periods Reimagined

If an eligible chronic condition is disclosed, accepted and recorded in the Policy Schedule, this cover reduces the applicable waiting period so qualifying hospitalisation and related pre- and post-hospitalisation expenses can be covered from the 31st day.

- ◆ Initial waiting period of 30 days.
- ◆ Asthma, Blood pressure (Hypertension), Cholesterol (Hyperlipidemia), Diabetes mellitus, Obesity, Hypothyroidism disorders, Chronic Obstructive Pulmonary Disease (COPD), Coronary Artery Disease with PTCA done prior to 1 year.



COST OF PRESCRIBED EXTERNAL MEDICAL AID

Recovery Tools

Following an accepted in-patient claim, this cover pays eligible expenses for external medical aids prescribed for the same illness or injury, helping with medically recommended recovery and mobility needs.

- ◆ Covered upto ₹1 Lakh to ₹10 lakh.



AGE SHIELD

Beat Age at it Own Game

Pay entry age premium until a claim is paid. After a claim, future renewal premium is based on current age and prevailing standard rates.



AIR AMBULANCE

When Every Moment Matters

In a life-threatening emergency, this cover pays eligible charges for licensed air ambulance transport by aeroplane or helicopter from the place of illness or accident to the nearest appropriate hospital within India.

- ◆ Covered up to ₹10 Lakh
- ◆ Over and above the base Sum Insured



SUPER CUMULATIVE BONUS

Cover That Keeps Giving

This optional bonus adds 100% of Sum Insured, unlimited times, irrespective of claims.

- ◆ Replaces the in-built Cumulative Bonus.
(This cover is not available for Unlimited Sum Insured)
- ◆ Over and above the base Sum Insured



GENESIS

Your Health Journey, Now Shared

If you marry after taking the policy, this cover allows your newly married spouse to receive credit for waiting periods already completed by you when they are added to the policy.

- ◆ Covers initial, PED, specified disease waiting-period credits.
- ◆ Spouse must be added within 30 days of marriage.



HEALTH LIMITLESS

One Claim. No Limits.

Unlimited cover for any one admissible claim in the lifetime of the Insured. This cover is not available with an Unlimited Base Sum Insured.



INFLATION PROTECTOR

Shield Against Rising Costs

At each renewal, Inflation Protector increases the base sum insured using the previous calendar year's average Consumer Price Index, helping your cover respond to rising costs over time.

- ◆ Over and above the base Sum Insured



GLOBAL COVER

Care, Anywhere

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

• Co pay options: 0%, 10%, 20%, 30%, 40%, 50%

- ◆ For Sum Insured 5 Lakh - Up to ₹5 Lakh
- ◆ For Sum Insured 10 Lakh - Up to ₹10 Lakh
- ◆ For Unlimited Sum Insured - Up to ₹5 Crore

- ◆ Over and above the base Sum Insured



SMART TENURE

Make Every Year Count

Consolidates annual base Sum Insured across a multi-year policy.



ACCIDENT SHIELD

Protection for Life-changing Accidents

Accident Shield pays a fixed benefit if an accidental injury results in death, permanent total disability or permanent partial disability within the specified period.

- ◆ For Sum Insured 5 Lakh - Up to ₹10 Lakh
- ◆ For Sum Insured 10 Lakh - Up to ₹20 Lakh
- ◆ For Unlimited Sum Insured - Up to ₹50 Lakh
- ◆ Over and above the base Sum Insured



CRITICAL ILLNESS COVER

Added Support for Major Illnesses

If an insured person is first diagnosed with one of the 40 defined critical illnesses and meets the policy criteria, this cover pays the selected lump-sum benefit.

- ◆ Covers 40 listed critical illnesses.
- ◆ 90-day waiting period.
- ◆ Zero-day survival period.
- ◆ Over and above the base Sum Insured.



DISEASE WISE SUBLIMIT

Balance Premium and Coverage

A sublimit will be applied on the basis of the condition which will net a discount.



HOME NURSING BENEFIT

Expert care, right at home.

If a registered nurse is medically recommended after an accepted hospitalisation, this benefit pays the selected daily amount for eligible home nursing care for up to ten days in a policy year.

- ◆ Per day amount option: ₹2,000 or ₹5,000.
- ◆ Maximum ten days per policy year.



HIGH END DIAGNOSTICS

Cutting Edge Tests

When medically necessary as part of treatment, specified advanced diagnostic tests such as PET CT, PET MRI, CT-guided biopsy and digital subtraction angiography are covered on an outpatient basis.

- ◆ Maximum ₹25,000 per policy year.
- ◆ 30-day initial waiting period.



TELECONSULTATIONS

Care at Your Fingertips

Access unlimited e-consultations with qualified general physicians or specialists through available voice, video, chat or other digital modes offered through the insurer's network.



ANNUAL PREVENTIVE HEALTH CHECK-UP

Routine Care

Once every policy year, insured members can access a prescribed preventive health check-up package through the service provider's network on a cashless basis.

- ◆ Once per policy year.
- ◆ Cashless at designated network centres only.



CHRONIC DISEASE MANAGEMENT PROGRAMME

Everyday Support for Chronic Health

Eligible members with accepted chronic conditions receive cashless access to health tracking support, diet and nutrition counselling, lifestyle guidance and two condition-specific diagnostic check-ups during the policy year.



COMPASSIONATE VISIT

Bring Family Closer When It Matters

If you remain in hospital for more than five consecutive days, this benefit helps an immediate family member travel to be with you by paying eligible return economy air or rail fare.

- ◆ Options available: ₹10,000 or ₹20,000.
- ◆ Over and above the base Sum Insured



CONVALESCENCE BENEFIT

Time to Recover with Added Support

A fixed benefit is paid when eligible hospitalisation continues for more than ten days, providing additional financial support during an extended period of treatment and recovery.

- ◆ Options available: ₹50,000 or ₹1 lakh.
- ◆ Over and above the base Sum Insured



DEPENDENT ACCOMMODATION BENEFIT

Support for Loved Ones

If you are hospitalised for more than three consecutive days, this benefit pays a daily amount towards accommodation for one immediate family member supporting you near the hospital.

- ◆ The benefit shall be payable for a maximum of 10 days in one policy year.
- ◆ ₹1,000 per day.
- ◆ Over and above the base Sum Insured



RENEWAL PREMIUM WAIVER BENEFIT

Keep Your Family's Cover Going

If the proposer, who is also insured, is diagnosed with a covered critical illness or dies due to an accident, the next policy year's renewal premium for dependent insured members is paid for the same cover and sum insured.



GYM AND WELLNESS

Make Movement Part of Your Health Plan

Recommended: Make Movement Part of Your Health Plan

Members above the specified age can access fitness centres and selected workout classes through the company's empanelled network, together with a health risk assessment.

- ◆ Available above 12 years of age.
- ◆ Empanelled fitness centres only.
- ◆ Unlimited Network Access / Once a Day.



CHANGE IN PRE-EXISTING DISEASE WAITING PERIOD

More Flexibility on Waiting Periods

Instead of the default 36-month waiting period, you may choose a reduced waiting period of 24 months or 12 months for accepted pre-existing diseases.



CHANGE IN SPECIFIC DISEASE WAITING PERIOD

More Flexibility on Waiting Periods

You can reduce the default 24-month waiting period for the policy's listed diseases, procedures and treatments to 12 months.



OPD CARE PLUS

Everyday Healthcare, Brought Together

OPD Care Plus can bring together in-clinic consultations, prescribed diagnostics, dental care, health checks, teleconsultation, accidental OPD support, nutrition sessions, emotional wellness and other value-added services.

OPD CARE PLUS

◆ Variant A - With Pharmacy, Dental & Vision:

Benefit - PHARMACY + DENTAL + VISION	₹ 5,000	₹ 10,000	₹ 15,000	₹ 20,000	₹ 25,000	₹ 50,000	₹ 75,000	₹ 1,00,000
Doctor Consultation (In-clinic, GP + Specialist)	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI
Prescribed Investigations - Pathology & Radiology	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI
Prescribed Pharmacy – capped at 20% of wallet SI	₹ 1,000	₹ 2,000	₹ 3,000	₹ 4,000	₹ 5,000	₹ 10,000	₹ 15,000	₹ 20,000
Dental Wellness – consultation, X-ray & procedures	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI
Vision – prescribed lenses (capped)	₹ 2,500	₹ 2,500	₹ 2,500	₹ 2,500	₹ 2,500	₹ 2,500	₹ 2,500	₹ 2,500
Accidental OPD (Day 1 – no waiting)	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI
Tele Consultation (all specialties)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Diet & Nutrition, Emotional Wellness & Smart Face Scan	Included	Included	Included	Included	Included	Included	Included	Included

◆ Variant B - With pharmacy and excluding Dental & Vision

Benefit - PHARMACY, NO DENTAL / VISION	₹ 5,000	₹ 10,000	₹ 15,000	₹ 20,000	₹ 25,000	₹ 50,000	₹ 75,000	₹ 1,00,000
Doctor Consultation (In-clinic, GP + Specialist)	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI
Prescribed Investigations - Pathology & Radiology	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI
Prescribed Pharmacy – capped at 20% of wallet SI	₹ 1,000	₹ 2,000	₹ 3,000	₹ 4,000	₹ 5,000	₹ 10,000	₹ 15,000	₹ 20,000
Dental Wellness – consultation, X-ray & procedures	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
Vision – prescribed lenses	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
Accidental OPD (Day 1 – no waiting)	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI
Tele Consultation (all specialties)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Diet & Nutrition, Emotional Wellness & Smart Face Scan	Included	Included	Included	Included	Included	Included	Included	Included

Discounts

◆ Zone Discount:

Residence Zone	Zone Discount
1	0%
1A	10%
2	30%
3	32.5%

◆ There are three Zones for Premium payment:

- Zone 1: Delhi NCR, Mumbai (MMR), Surat, Mathura, Aligarh
- Zone 1A: Telangana, Ahmedabad, Vadodara, Nashik
- Zone 2: Pune, Indore, Bengaluru Urban, Rest of Gujarat
- Zone 3: Rest of India

◆ Long-term Discount:

- ◇ 4% discount is applicable if Policy is opted for 2 years.
- ◇ 8% discount is applicable if Policy is opted for 3 years.
- ◇ 9% discount is applicable if Policy is opted for 4 years.
- ◇ 10.5% discount is applicable if Policy is opted for 5 years.

◆ Discount on Parent/Parent-in-law policy*

A one-time discount of 2.5% (for single parent / parent-in-law policy)
& 7.5% (for 2 parents/ parents-in-law policy)

◆ Cross Sell Discount

If you buy a Bajaj General motor policy and a health policy within 30 days, then you will be entitled to get 5% discount on the premium of the health policy.

◆ Discount in lieu of commission

Maximum up to 16% of the policy premium in lieu of lower commission.

Early Renewal Discount

A discount of 2.5% on applicable renewal Premium shall be allowed where the Policy is renewed with Us 30 or more days prior to the actual Risk Expiry Date.

OR

Auto Debit Discount on Renewal

2.5% discount on Renewal Premium from the 1st renewal onwards when paid via NACH or standing instruction (auto-debit through bank account or credit card).

Add-on cover Discount

Discount of 5% will be allowed if you have opted for 4 or more optional coverages. This discount is applicable only on optional covers' premium.

*Only available when the parent/parent-in-law policy is purchased within 20 days.

Vintage Discount

Discount at below rates will be allowed to customers purchasing their first My Infinite Care policy and on its renewals with the Company.

From third renewal onwards premium will be as per Rate Chart.

Policy Age	Tenure	Vintage Discount
New Business	1	30%
New Business	2	25%
New Business	3	20%
New Business	4	15%
New Business	5	12%
1 st Renewal	1	20%
1 st Renewal	2	15%
1 st Renewal	3	10%
1 st Renewal	4	8%
1 st Renewal	5	6%

Policy Age	Tenure	Vintage Discount
2 nd Renewal	1	10%
2 nd Renewal	2	5%
2 nd Renewal	3	3%
2 nd Renewal	4	3%
2 nd Renewal	5	2%
3 rd Renewal onwards	1	0%
3 rd Renewal onwards	2	0%
3 rd Renewal onwards	3	0%
3 rd Renewal onwards	4	0%
3 rd Renewal onwards	5	0%

*For complete details on covers and the terms and conditions,
please refer to the policy wordings.*





BAJAJ GENERAL INSURANCE LIMITED

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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.

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