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: BAJHLIP27080V012627
Email: careforyou@bajajgeneral.com | Website: www.bajajgeneralinsurance.com
Sales - 1800 209 0144 / Service - 1800 209 5858 (Toll Free No.)

CARINGLY YOURS

CUSTOMER INFORMATION SHEET

MY SWASTHYA CARE

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

<table>
<tr><th>Sr No</th><th>Title</th><th>Description</th><th>Policy Clause Number</th></tr>
<tr><td>1</td><td>Name of Insurance Product</td><td>My Swasthya Care</td><td></td></tr>
<tr><td>2</td><td>Policy Number</td><td>Kindly refer to Your Policy schedule/Certificate of Insurance</td><td></td></tr>
<tr><td>3</td><td>Type of Insurance</td><td>Kindly refer to Your Policy schedule/Certificate of Insurance</td><td></td></tr>
<tr><td>4</td><td>Sum Insured (Basis)</td><td>Kindly refer to Your Policy schedule/Certificate of Insurance</td><td></td></tr>
<tr><td rowspan="4">5</td><td rowspan="4">Policy Coverage (What the Policy Covers)</td><td>Coverages</td><td></td></tr>
<tr><td>Annual Health Check-up (AHC)
Under the My Swasthya Care policy, the Insured Person shall be entitled to get 1 Annual Health Check-up during each Policy Year through the Service Provider's designated Network Providers. The Annual Health Check-up screening profile shall include below listed standard diagnostic tests.
<table>
<tr><th>CONDITION</th><th>Test</th></tr>
<tr><td>Diabetes</td><td>HbA1c (%)</td></tr>
<tr><td>Lipid Disorder</td><td>Total Cholesterol (mg/dL)</td></tr>
<tr><td>Thyroid Disorder</td><td>TSH (mIU/L)</td></tr>
<tr><td>Kidney Function Test (KFT)</td><td>Serum Creatinine (mg/dL)</td></tr>
<tr><td rowspan="2">Liver Function Test (LFT)</td><td>SGOT (AST) (U/L)</td></tr>
<tr><td>SGPT (ALT) (U/L)</td></tr>
</table>
</td><td rowspan="3">Section C</td></tr>
<tr><td>Tele Consultation (Specialist and GP/Internal Medicine)
During each Policy Year, the Insured Person shall be entitled to 1 Specialist Tele Consultation and 3 General Practitioner (GP)/Internal Medicine Tele Consultations under the My Swasthya Care policy through Company's/ Service Provider's designated digital platform/application. Under this cover, Insured Person may consult qualified and registered Medical Practitioners through audio, video, or another mode available under the platform.</td></tr>
<tr><td>Lab Test (Profile)
During each Policy Year, the Insured Person shall be entitled to avail any 2 Lab Test Profiles as listed in below table under the My Swasthya Care policy through network providers listed on digital platform/application of the Service Provider.
Based on the test results, the Insured Person(s) may be guided towards an appropriate Specialist Tele Consultation to support health management and personalized care planning under the My Swasthya Care.
<table>
<tr><th>CONDITION</th><th>Test</th></tr>
<tr><td>Diabetes</td><td>HbA1c (%), FBG, PPBG</td></tr>
<tr><td>Lipid Profile</td><td>VLDL, HDL/LDL Cholesterol Ratio, HDL Cholesterol direct, LDL Cholesterol-Calculated, Non-HDL Cholesterol Serum, LDL/HDL Ratio, CHOL/HDL Ratio, Cholesterol-Total Serum, Triglycerides Serum</td></tr>
<tr><td>Thyroid Disorder</td><td>T3, T4, TSH (mIU/L)</td></tr>
<tr><td>Kidney Function Test (KFT)</td><td>eGFR, BUN, uACR, Serum Creatinine (mg/dL)</td></tr>
<tr><td>Liver Function Test (LFT)</td><td>GGT, Alk.Phos, SGOT (AST) (U/L), SGPT (ALT) (U/L)</td></tr>
</table>
</td></tr>
</table>

		Diet Consultations The Insured Person shall be entitled to 6 Diet Consultation sessions during each Policy Year through designated network of qualified Dieticians and Nutritionists listed on digital platform/application of the Service Provider. The Diet Consultation benefit is intended to support healthy lifestyle practices, weight management, and health management through personalized nutritional guidance.	
		Smart Face Scan The Insured Person may voluntarily access 4 Face Scan, a technology-enabled wellness assessment feature through the digital platform/application of the Service Provider. Using the camera of a compatible device, the Smart Face Scan may process user-provided or device-captured inputs to generate wellness-related estimates, scores, stress indicators, and other insights specified on the digital platform.	
		Managed Care AI Models The Insured Person may access Managed Care AI Models made available under My Swasthya Care policy through the digital platform/application of the Service Provider for specified health conditions, including Diabetes and Cholesterol, as applicable. The Managed Care AI Models may use artificial intelligence and analytics to analyse eligible health, lifestyle and wellness information made available within digital platform under My Swasthya Care Policy and estimates their current biomarker level, plots it on a reference scale, and identifies the lifestyle factors driving it: weight, diet, physical activity, sleep and stress, each with a current value, a status label and a high or low impact rating.	
		Fitness Videos Access The Insured Person shall be provided access to a digital library of Fitness Videos through the digital platform/application of the Service Provider during the Policy Year.	
		Step Tracker The Insured Person shall be provided access to the Step Tracker feature through the digital platform of the Service Provider during the Policy Year to track daily steps, distance covered, calories burned and active duration on weekly and monthly trends with no wearable required.	
		Smart Health Insight The Insured Person shall be provided access to Smart Health Insight, a personalized digital health analytics feature made available through the digital platform of the Service Provider during the Policy Year. The feature may process eligible health, lifestyle, laboratory and wellness information of Insured Person available within the digital platform to generate personalised informational insights, trends or wellness indicators.	
6	**Exclusions (What the policy does not cover)**	**General Exclusions** • Obesity/Weight Control. (Excl06) • Breach of law (Code-Excl10) • Excluded Providers (Code-Excl11) • Treatment for Alcoholism, drug or substance abuse. (Excl12) • Treatments received in heath hydros, nature cure clinics, etc. where admission is arranged wholly or partly for domestic reasons. (Excl 13) • Dietary supplements and substances unless prescribed as part of hospitalization claim or day care procedure. (Excl14) • Expenses related to any unproven treatment, services and supplies. (Excl16) **Specific Exclusion Applicable to Annual Health Check-up (AHC)** • Repeat testing of the same profile during the same Policy Year. • Additional diagnostic investigations not forming part of the selected profile. • Consultation, medication, Medical Treatment, procedure or other healthcare expenses arising from the results of the Annual Health Check-up, unless independently covered under another benefit of this Policy.	Section D and Section C

Specific Exclusions Applicable for Tele Consultation (Specialist and GP/Internal Medicine)

- Tele consultation obtained outside the digital platform of Service Provider's application/ website video/ audio/ chat consultation. In-clinic/physical consultation is not covered under this cover of Policy.
- Reimbursement of expenses incurred for teleconsultation benefit is excluded.
- Medicines, diagnostics, procedures or other treatment advised during teleconsultation are not covered, unless independently covered under another benefit under this Policy.

Specific Exclusions Applicable for Lab Test (Profile)

- Any lab test other than those specified in above list.
- Consultation, treatment, hospitalization, medicines, procedures, or follow-up medical expenses arising from the laboratory findings, unless independently covered under another benefit under this Policy.

Specific Exclusion Applicable for Diet Consultations

- Cost of food items, nutritional supplements, vitamins, meal replacement products, or health foods.
- In-patient dietary management or Hospital-based nutrition services.

Specific Exclusions Applicable to Smart Face Scan

- Any result/ output generated through Smart Face Scan service is intended solely for general wellness/ informational purposes and is not intended to constitute, and shall not be relied upon as, the medical diagnosis of any disease, Illness, or condition, medication prescriptions or treatment recommendations, and should not be used for emergency medical advice or healthcare services

Specific Exclusions Applicable to Managed Care AI Models

- Managed Care AI Models do not provide emergency medical advice, clinical decision-making, or prescribe medications, therapies, or treatment plans.

Specific Exclusions Applicable for Fitness Videos Access

- Medical Treatment, Hospitalisation or healthcare expenses resulting from any injury, illness, or adverse event resulting from improper performance of exercises or participation in an activity under this benefit.
- Purchase or rental or maintenance of exercise equipment, fitness equipment, devices, or accessories.

Specific Exclusions Applicable to Step Tracker

- Medical treatment, hospitalization, or healthcare expenses arising from physical activity.
- Cost of wearable devices, smartphones, fitness bands, smartwatches, or related accessories.

Specific Exclusions Applicable to Smart Health Insight

- Smart Health Insights are not intended for medical diagnosis, treatment or prescription, emergency medical advice or clinical decision-making, or certification of health status, fitness, or disease-free condition.

7	**Waiting Period** • Time period during which specified disease/treatment is not covered • It is counted from beginning of the policy coverage	No waiting period applicable for Pre-Existing Disease or Specific Disease/ Procedure under this policy	Section D
8	**Financial Limits of Coverage** i. Sublimit (it is a pre- defined limit and the insurance company will not pay any amount in excess of this limit) ii. Co-payment (it is a specified amount/percentage of the admissible claim amount to be paid by policy holder/insured) 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) iv. Any other limit (as applicable)	The policy will pay as per the limits specified in the Certificate of Insurance.	
9	**Claims/claims procedure**	**Service Delivery Procedure** Kindly download Our Company's App, where you will be able to locate the step-by-step guide for availing the benefits under the My Swasthya Care policy.	Section E
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- https://www.bajajgeneralinsurance.com/download-documents/other-information/GRO-List.pdf	Section D

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- www.bajajgeneralinsurance.com/branch-locator.html Register your grievances / complaints on our website- www.bajajgeneralinsurance.com c. E-mail • Level 1: careforyou@bajajgeneral.com and for senior citizens to seniorcitizen@bajajgeneral.com • 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 ggro@bajajgeneral.com • 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. 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 www.cioins.co.in/ombudsman.	Section D
11	**Things to remember**	**Free Look Cancellation:** Insured has an option of cancelling Insured Persons policy up to 30 days from the first inception of policy with Us, subject to rest terms and conditions. **Policy Renewal:** Except on grounds of fraud, moral hazard or mis representation or non-co-operation, renewal of your policy shall not be denied.	Section D
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:
Date: Signature of Policy holder

Note: Web link for downloading the product related documents,
https://www.bajajgeneralinsurance.com/health-insurance-plans/health-insurance-documents.html