the enemy, whether foreign or domestic.

2) Your consequential losses of any kind or your actual or alleged legal liability.
3) Any injury/disablement/death directly or indirectly arising out of or contributed to any pre-existing condition.
4) Venereal or Sexually transmitted diseases
5) HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused.
6) Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these.
7) Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger(fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
8) War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority.
9) Nuclear energy, radiation.

Free Look Period

If you are not satisfied with policy coverage, terms and conditions, You have the option of canceling the policy within 15 days of receipt of the policy documents, provided there has been no claim.

Renewal & Cancellation

I. Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or moral hazard.

ii. In case of Our own renewal a grace period of 30 days is permissible and the Policy will be considered as continuous for the purpose of two year waiting period / Four year waiting periods . Any medical expenses incurred as a result of disease condition/ Accident contracted during the break period will not be admissible under the policy.

iii. For renewals received after completion of 30 days grace period, a fresh application of health insurance should be submitted to Us, it would be processed as per a new business proposal.

iv. After the completion of maximum renewal age of dependent children, the policy would be renewed for lifetime. However a separate proposal form should be submitted to us at the time of renewal with the insured member as proposer. Suitable credit of continuity/waiting periods for all the previous policy years would be extended in the new policy, provided the policy has been maintained without a break.

v. Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.

vi. We may cancel this insurance by giving You at least 15 days written notice, and if no claim has been made then We shall refund a pro-rata premium for the unexpired Policy Period. Under normal circumstances, policy will not be cancelled except for reasons of non-disclosure while proposing for insurance and /or lodging any fraudulent claim .

vii. You may cancel this insurance by giving Us at least 15 days written notice, and if no claim has been made then the We shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below.

Period on Risk	% of Annual Premium Refunded
Upto 1 month	75%
Exceeding 1 month and upto 3 months	50%
Exceeding 3 months and upto 6 months	25%
Exceeding 6 months	Nil

Grace period

- In case of our own renewal a grace period of 30 days is permissible and the Policy will be considered as continuous for the purpose of Specific waiting period
- Any medical expenses incurred as a result of disease condition/ Accident contracted during the break period will not be admissible under the policy.

Portability Conditions

- As per the Portability Guidelines issued by IRDA, If you are insured under any other health insurance policy of Non life insurer you can transfer to Insta Insure policy with all your accrued benefits after due allowances for waiting periods and enjoy all the available benefits of Insta Insure.
- The pre-policy medical examination requirements and provisions for such cases shall remain similar to non-portable cases

Revision/ Modification of the policy

There is a possibility of revision/ modification of terms, conditions, coverages and/or premiums of this product at any time in future, with appropriate approval from IRDA. In such an event of revision/modification of the product, intimation shall be set out to all the existing insured members at least 3 months prior to the date of such revision/modification comes into the effect

Withdrawal of Policy

There is possibility of withdrawal of this product at any time in future with appropriate approval from IRDA, as We reserve Our right to do so with a intimation of 3 months to all the existing insured members. In such an event of withdrawal of this product, at the time of Your seeking renewal of this Policy, You can choose, among Our available similar and closely similar Health insurance products. Upon Your so choosing Our new product, You will be charged the Premium as per Our Underwriting Policy for such chosen new product, as approved by IRDA.

Annual Premium chart

Sum Insured Rs 1 lac	Self	Self + Spouse	Self + Spouse + 1 Child	Self + Spouse + 2 Children
3 mnths - 45 years	1358	1797	2016	2235
46 - 50 Years	2060	3111	3462	4031
51-55 Years	2410	3549	4163	4776
56-60 Years	3637	5434	6310	7230
61-65 Years	4163	6222	7274	8282
66 Years & above	4601	6836	7975	9115

Renewal Premium

BAJAJ | Allianz

Get yourself and your family covered by Insta Insure today and sleep easy.

- Cashless facility offered through network hospitals of Bajaj Allianz only.
- Cashless facility at 3300+ Network hospitals PAN India.
- Special discounts and offers through our value added providers.*

To know more visit our website, Website: www.bajajallianz.com or get in touch with Email: wellness.HAT@bajajallianz.co.in ;24*7 helpline number: 1800-103-2529 (toll free) / 020-30305858

Network Hospital & Value Added service Provider list is provisional & subject to change based on the review of the providers

Disclaimer: The above information is only indicative in nature. For details of the coverage & exclusions please contact our nearest office.

Contact Details
Bajaj Allianz General Insurance Company Limited,
G.E. Plaza, Airport Road, Yerawada, Pune - 411 006.
Tel: (020) 6602 6666. Fax: (020) 6602 6667.
www.bajajallianz.com

For any queries please contact:

BSNL/MTNL (Toll Free)	Bharati Mobile & Landline (Toll Free)	Other (Chargeble)
1800 22 5858	1800 102 5858	<Prefix City Code> 3030 5858

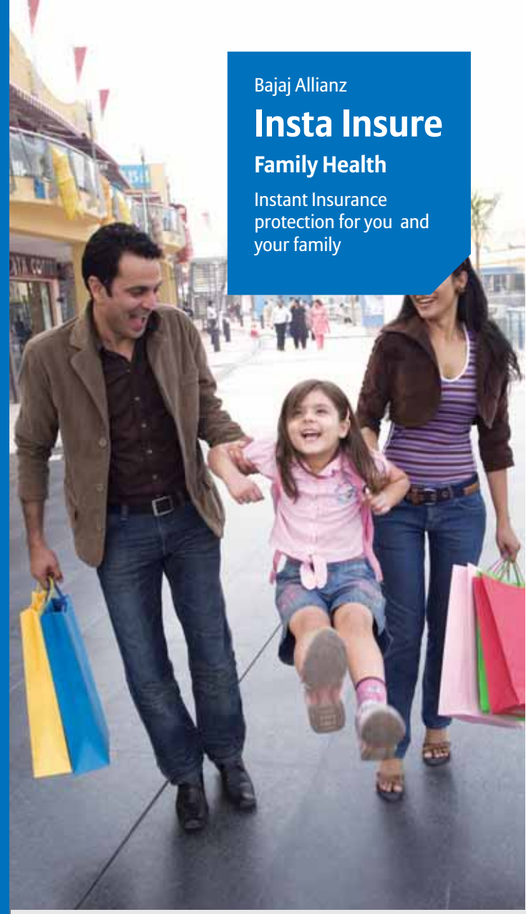
Email: info@bajajallianz.co.in

Insta Insure/V002/w.e.f. 01st October 2013

Insurance is the subject matter of the solicitation

Disclaimer:
a) This policy can neither be purchased by any person or member of family, who is a non-resident Indian/foreign citizen, nor Bajaj Allianz be liable to honour any claims made by such non resident Indian/foreign citizen.
b) Any individual can be covered under only one Insta Insure Family Health policy.
c) The above information is indicative in nature and for more details on the coverage, terms and exclusions please get in touch with our nearest office.

ADCOM



Bajaj Allianz

Insta Insure

Family Health

Instant Insurance protection for you and your family

BAJAJ Allianz

Caringly yours

UIN: IRDA/NL-HLT/BAGI/P-H/V.I/148/13-14

Bajaj Allianz

Bajaj Allianz General Insurance Company Limited is a joint venture between Bajaj Finserv Limited (recently demerged from Bajaj Auto Limited) and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of the 110 year old Allianz SE, and indepth market knowledge and good will of Bajaj. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

The Bajaj Allianz Advantage

- HAT: In-house Claim Administration
- Global expertise
- Premium paid is exempt under IT section 80D
- Innovative packages to match individual needs
- Quick disbursement of claims

How does the Insta Insure Family Health Policy benefit me?

In the times of rising medical costs Bajaj Allianz's Insta Insure Family Health Policy is the perfect health protection for you and your family. It takes care of the medical treatment costs incurred during hospitalization due to serious accident or illness. The policy also pays an amount equivalent of 2 % of admissible hospitalization expenses towards pre and post hospitalization medical expenses and ambulance charges in case of emergency (subject to a maximum of Rs1000). The proposer (self insured) under the policy is also covered for a sum insured of Rs1lac against death due to accident

What is the eligible age?

- Entry age for proposer is 18 yrs – 65yrs.
- Entry age for dependent Children is 3 months to 25 yrs.

What is the renewal age?

Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or moral hazard.

What is the policy period?

This is an annual policy

Who can be covered under the Policy?

Self, spouse, dependent children, can be covered under this policy

What are the Sum Insured available under the plan

Hospitalisation Sum Insured : Rs. 100000 /-
Personal Accident Sum Insured : Rs. 100000 /- for death due to accidental injury (for proposer only)

What are the details of coverage the policy offers?

- With Insta Insure Family Health Policy, the member has access to cashless facility in more than 3300 empanelled hospitals across the country subject to terms and exclusions.
- In case the member opts for hospitals other than the empanelled ones the expenses incurred would be reimbursed within 14 days from the date of submission of all documents.
- An amount equivalent to 2% of admissible hospitalization expenses towards pre and post hospitalization medical expenses.
- The policy covers ambulance charges in case of emergency subject to a maximum of Rs 1000.
- 130 day care procedures subject to terms and conditions.
- The proposer (self insured) under the policy is also covered for a sum insured of Rs 1lac against death due to accident.
- The medical expenses under Insta Insure Family Health Policy are covered subject to the following limits.

	Hospitalisation Benefits	Limits
1	I) Room, Boarding & Nursing Expenses as provided By the Hospital/ Nursing home including registration and service Charges.	Up to 1% of SI per day
	ii) If admitted into Intensive Care Unit	Up to 2 % of SI per day
	iii)All admissible Claims under (i) & (ii) during the policy period	Up to 30% of SI per illness/injury
2	Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees	Up to 30% of SI per illness/injury
3	Emergency Ambulance charges up to Rs 1000/-, Anesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Artificial Limbs and any medical expenses incurred which is integral part of the operation	Up to 40% of SI per illness/injury

What additional benefits do I get?

Income Tax Benefit under Sec 80 D of the IT Act on the premiums paid for this policy.

Pre-policy medical check up for enrolling under Insta Insure policy

- Medical tests are waived off up to 55 years, subject to no adverse medical history.
- Pre policy medical check up mandatory for members of age 56 years and above.
- The pre-policy check up would be arranged at our empanelled diagnostic centers.
- The validity of the test reports would be 30 days from date of medical examination.
- If pre-policy check up would be conducted in our paneled diagnostic centre, 50 % of the standard medical tests charges would be reimbursed, subject to acceptance of proposal and policy issuance

Age of the person to be insured	Sum Insured	Medical Examination
Up to 55 years	All Sum Insured options	Medical Tests not required*
56 and above	All Sum Insured options	Medical Tests required as listed below: Full Medical Report, CBC, Urine R, ECG, Lipid profile, Fasting BSL, HbA1c, SGOT, SGPT, GGT, Sr Creatinine

** Subject to no adverse medical history*

What are the Exclusions?

We will not pay for claims arising out of or howsoever connected to the following:

1 Any Pre-existing condition /Ailment (as defined in the policy) and /or its complications, until 48 consecutive months have elapsed, after the date of inception of the first policy, with us.

2 Without derogation from exclusion 1) above, any Medical Expenses incurred during the first two consecutive annual periods during which You have the benefit of an Insta Insure – Family Health Policy with Us in connection with any types of gastric or duodenal ulcers, Surgery of varicose veins and varicose ulcers, hydrocele, undescended testes, congenital internal diseases and surgery for any skin ailment, cataracts, benign prostatic hypertrophy, hernia of all types, fistulae, haemorrhoids, fissure in ano, dysfunctional uterine bleeding, fibromyoma endometriosis, hysterectomy, stones in the urinary and biliary systems, surgery on ears / tonsils / adenoids / paranasal sinuses, Surgery on all internal or external tumours/cysts/nodules/polyps of any kind including breast lumps.

3 Any Medical Expenses incurred during the first four consecutive annual periods during which You have the benefit of an Insta Insure – Family Health Policy with Us in connection with treatment of Gout and rheumatism, surgery for prolapsed inter vertebral disc and joint replacement surgery unless such surgery is necessitated by accidental Bodily Injury.

4 Any Medical Expenses incurred for Any illness diagnosed or diagnosable within 30 days of the commencement of the Policy Period except those incurred as a result of accidental Bodily Injury.

5 War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority.

6 Circumcision unless necessitated for treatment of a disease not excluded hereunder, laser treatment for correction of eye sight due to refractive error, cosmetic or aesthetic treatments of any description, treatment or surgery for change of life/gender.

7 Any form of plastic surgery (unless necessary for the treatment of Illness or accidental Bodily Injury).

8 The cost of spectacles, contact lenses, hearing aids, crutches, dentures, artificial teeth and all other external appliances and/or devices whether for diagnosis or treatment.

9 External medical equipment of any kind used at home as post hospitalisation care including cost of instrument used in the treatment of Sleep Apnoea Syndrome (C.P.A.P), Continuous Peritoneal Ambulatory Dialysis (C.P.A.D) and Oxygen concentrator for Bronchial Asthmatic condition.

10 Dental treatment or surgery of any kind unless requiring hospitalisation and as a result of accidental Bodily Injury to natural teeth.

11 Convalescence, general debility, rest cure, congenital external diseases or defects or anomalies.

12 Intentional self-injury (including but not limited to the use or misuse any intoxicating drugs or alcohol)

13 Ailments requiring treatment due to use or abuse of any substance, drug or alcohol and treatment for deaddiction.

14 Any condition directly or indirectly caused by or associated with Human Immunodeficiency Virus or Variant/mutant viruses and or any syndrome or condition of a similar kind commonly referred to as AIDS.

15 Medical Expenses relating to any hospitalisation primarily and specifically for diagnostic, X-ray or laboratory examinations and investigations.

16 Any claim directly or indirectly caused by or contributed to by nuclear weapons and/or materials.

17 Treatment arising from or traceable to pregnancy and childbirth including caesarian section, and/or any treatment related to pre and postnatal care. (Ectopic pregnancy is covered under the policy)

18 Vaccination or inoculation unless forming a part of post bite treatment.

19 Any fertility, sub fertility or assisted conception operation or sterilization procedure.

20 Vitamins, tonics, nutritional supplements unless forming part of the treatment for injury or disease as certified by the attending Doctor

21 Experimental, unproven or non-standard treatment.

22 Surgery to correct deviated nasal septum and hypertrophied turbinate.

23 Treatment for any other system other than modern medicine (also known as Allopathy)

24 Expenses related to donor screening, treatment, including surgery to remove organs from a donor in the case of transplant surgery.

25 Venereal disease or any sexually transmitted disease or sickness.

26 Weight management services and treatment related to weight reduction programmes including treatment of obesity.

27 Treatment for any mental illness or psychiatric illness.

What we will not pay under Personal Accident (applicable for Proposer /self insured only)

We will not pay for any event that arises because of, is caused by, or can in anyway be linked to any of the following.

1) Accidental Bodily Injury that You meet with:
   a) Through suicide, attempted suicide or self inflicted injury or illness.
   b) While under the influence of liquor or drugs.
   c) Arising or resulting from you committing any breach of law with criminal intent.
   d) Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trail runs.
   e) As a result of any curative treatments or interventions that you carry out or have carried out on your body.
   f) Arising out of your participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with