

event of the particular tie-up being discontinued, continuity of coverage will be provided to You under the same or similar policies available with us during such period.

Income Tax Benefit

Income Tax Benefit under Section 80D of the IT Act available on the premium paid for Medical Expenses Care section of Personal Care Insurance Policy.

Special Conditions

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 first year policy documents, provided there has been no claim.

Free look period is not applicable for renewal policies.

Renewal And Cancellation

- Under normal circumstances, renewal will not be refused except on the grounds of Your moral hazard, misrepresentation or fraud.
- In case of Our own renewal a grace period of 30 days is permissible and the Policy will be considered as continuous coverage. Any claim incurred as a result of Accidental injury during the break period will not be admissible under the policy.
- For renewals received after completion of 30 days grace period, a fresh application should be submitted to Us, it would be processed as per a new business proposal.
- Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.
- We may cancel this Policy at any time by giving at least 15 days written notice to You, and if no claim has been made then We shall refund a pro-rata premium for the unexpired Policy Period. Under normal circumstances, the Policy will not be cancelled except for reasons of mis-representation, fraud, non-disclosure of material facts or Your non-cooperation.
- You can cancel this Policy by giving Us 15 days notice, and if You exercise this right then premium will be refunded after retaining premium according to Our short rate scales as mentioned below.

Policy Period Not Exceeding	% of Annual Rate
1 month	25
3 month	50
6 month	75
12 month	100

However, if any claim has been made then no refund will be given when You cancel.

Grace Period

- In case of our own renewal a grace period of 30 days is permissible

and the Policy will be considered as continuous coverage.

- Any claim incurred as a result of Accidental injury during the break period will not be admissible under the policy.

When Can I Change My Plan

Change of Plan can be done at renewals.

Revision/ Modification Of The Policy:

There is possibility of revision/ modification of terms, conditions, coverages 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 sent 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 Personal Accident 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.

Claims Process

- Call our Toll Free No. 1-800-209-5858.
- Submit the completely filled claim form at the nearest Bajaj Allianz General Insurance Office.

Bajaj Allianz

Bajaj Allianz General Insurance Company Limited is a joint venture between Bajaj Finserv 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 120 year old Allianz SE, and in-depth market knowledge and goodwill of Bajaj Finserv Limited. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

Disclaimer: The above mentioned information is only indicative in nature. For details of the coverage and exclusions, please refer to the policy wordings.

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)	Any Mobile & Landline (Toll Free)	Other (Chargeble)
1800 22 5858	1800 209 6262	<Prefix City Code> 3030 5858

Email: info@bajajallianz.co.in



Insurance is the subject matter of the solicitation
Personal Care/ V002/wef 1st Oct 2013

4/10/2013

Bajaj Allianz
Personal Care Insurance Policy

Live life to the fullest



Jiyo Befikar

UIN: IRDA/NL-HLT/BAGI/P-P/V.I/421/13-14

■ Introduction

We, at Bajaj Allianz General Insurance Company Limited, have designed a unique insurance product meant exclusively for persons like You, who have purchased a car by taking a car loan from a financial institution/company. This unique product, aptly titled 'Personal Care Insurance Policy', will provide You with multiple insurance benefits and ensure that You live life to the fullest!

■ Coverage

Personal Care Insurance Policy consists of the following covers:

1. Personal Accident Care

As part of this cover, the insured person will be entitled for the following coverages:

a) Death Cover: If the insured person meets with an accidental bodily injury during the Policy Period that results in his death within 12 months, then we will pay 100% of the Sum Insured specified for this cover to his nominee.

b) Permanent Total Disability Cover: If the insured person meets with an accidental bodily injury during the Policy Period that causes his permanent total disability within 12 months, then we will pay 125% of the Sum Insured specified for this cover.

c) Permanent Partial Disability Cover: If the insured person meets with an accidental bodily injury during the Policy Period that causes his permanent partial disability within 12 months, then we will pay a percentage of the Sum Insured (specified for this cover) for each and every form of listed impairment.

Nature of Disability	Amount Payable
An arm at the shoulder joint	70%
An arm above the elbow joint	65%
An arm beneath the elbow joint	60%
A hand at the wrist	55%
A thumb	20%
An index finger	10%
Any other finger	5%
A leg above mid-thigh	70%
A leg up to mid-thigh	60%
A leg up to beneath the knee	50%
A leg up to mid-calf	45%
A foot at the ankle	40%
A large toe	5%
Any other toe	2%
An eye	50%
Hearing of one ear	30%
Hearing of both ears	75%
Sense of smell	10%
Sense of taste	5%

d) Temporary Total Disability Cover: If the insured person meets with an accidental bodily injury during the Policy Period which completely prevents him from engaging in his occupation, then we will make a weekly payment of Rs. 5000 till the time he cannot engage in his occupation or for a maximum of 100 weeks from the date he met with the accidental bodily injury, whichever is earlier.

In addition to the above mentioned coverages, this cover will also provide the insured person with the following additional benefits:

- **Transportation Benefit:** If we have accepted a claim under cover 1 (a), then we will also pay towards the actual cost of transporting insured person's remains from the place of death to a hospital, residence, cremation ground or burial ground, subject to a maximum of Rs. 5000.

- **Children's Education Benefit:** We will make a one-time payment of Rs. 5000 each towards the cost of education of upto 2 dependent children of the insured person who were studying at the date he met with the accidental bodily injury. This benefit is available only if we have accepted a claim either under cover 1 (a) or 1 (b).

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2. Payment Protection Care

If the insured person meets with an accidental bodily injury during the Policy Period that results in his death and/or permanent total disability within 12 months, then we will pay his balance outstanding car loan amount (as on date he met with the accidental bodily injury) in respect of the particular car, subject to a maximum of the Sum Insured specified for this cover.

3. EMI Care

If the insured person suffers accidental bodily injury during the Policy Period due to which he is hospitalized for a minimum duration of 7 consecutive days and which completely prevents him from engaging in his occupation for a minimum duration of 30 consecutive days, then we will make a monthly payment of 1/3rd of the Sum Insured specified for this cover or his EMI, whichever is lower.

However, we will stop making payments when we are satisfied that the insured person can engage in his occupation again, or when we have made payments for a maximum period of 3 months beginning from the date he met with the accidental bodily injury, whichever is earlier.

4. Medical Expenses Care

This cover will pay for the necessary medical expenses arising out of an accidental bodily injury sustained by the insured person during the Policy Period.

As part of this cover, we will take care of the reasonable and customary medical expenses incurred by the insured person as an in-patient in a hospital, as well as for day care treatments, for accommodation; nursing care; the attention of medically qualified staff; undergoing medically necessary procedures and medical consumables.

Additionally, we will also pay for the ambulance charges incurred for carrying the insured person from the site of accident to the nearest hospital, subject to a limit of Rs. 1000 per claim.

■ Exclusions

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

1. Accidental Bodily Injury that the insured person meets 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 the insured person committing any breach of law with criminal intent.
 - d) 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.
 - e) Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.
 - f) As a result of any curative treatments or interventions that the insured person carries out or has carried out on his body.
 - g) Arising out of insured person's participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.

2. Consequential losses of any kind or insured person's actual or alleged legal liability.

3. Any injury/disablement/death directly or indirectly arising out of or contributed to any pre-existing condition. However, this exclusion shall cease to apply for Medical Expenses Care section of this policy if the insured person has maintained a Personal Care Insurance Policy with us for a continuous period of full 4 years without break from the date of his first Personal Care Insurance Policy with us.

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. 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 nationalisation or requisition of or damage by or under the order of any government or public local authority.

8. Nuclear energy, radiation.

■ Eligibility Criteria

You can opt for a Personal Care Insurance Policy if You have bought a car by taking a car loan as a principal loan borrower from a financial institution/company and are in the age group of 18 years to 65 years at the inception of the policy and do not belong to the following categories:

- a) Military, Paramilitary or Police Personnel;
- b) Alcoholics or persons habitually under the influence of drugs;

- c) Persons undergoing treatment for epilepsy irrespective of origin;

- d) Persons engaged in the following occupations: workers in underground mines/electric installations with high tension supply, jockey, circus performers, big game hunters, mountaineers, professional river rafters and similar occupations.

■ Policy Period

This is an annual policy.

■ Plan Description And Premium Amount

Sr. No.	Cover	Silver Plan: Sum Insured	Gold Plan: Sum Insured	Platinum Plan: Sum Insured
1	Personal Accident Care	Rs. 500000	Rs. 750000	Rs. 1250000
	Transportation Benefit	Rs. 5000	Rs. 5000	Rs. 5000
	Children's Education Benefit	Rs. 10000	Rs. 10000	Rs. 10000
2	Payment Protection Care	Rs. 250000	Rs. 375000	Rs. 625000
3	EMI Care	Rs. 30000	Rs. 45000	Rs. 75000
4	Medical Expenses Care	Rs. 75000	Rs. 100000	Rs. 150000
Annual Premium (Service Tax Extra)		Rs. 1405	Rs. 1950	Rs. 2990

■ Continuity Benefits

a. Retail Policies: As per the Portability Guidelines issued by IRDA, applicable portability continuity benefits w.r.t. four (4) years waiting period for Pre-Existing Conditions under Medical Expenses Care section of this policy shall be passed on to You if You were holding a similar retail health insurance policy of another Indian non-life insurer. The portability continuity benefits shall be applicable to the sum insured under the previous policy and also to an enhanced sum insured, if requested by You, to the extent of cumulative bonus acquired from the previous insurer under the previous policy.

b. Group Policies: As per the Portability Guidelines issued by IRDA, applicable portability continuity benefits w.r.t. four (4) years waiting period for Pre-Existing Conditions under Medical Expenses Care section of this policy shall be passed on to You if You were insured under a similar group insurance policy of ours and are availing our Personal Care Insurance Policy. However, such benefits shall be applicable only in the event of discontinuation/non-renewal of the similar group insurance policy (applicable for both employer-employee relationships and non-employer-employee relationships) and/or You leaving the group on account of resignation/retirement (applicable for employer-employee relationships) or termination of relationship with the Group Administrator (applicable for non-employer-employee relationships). The portability continuity benefits shall be applicable to the sum insured under the previous policy and also to an enhanced sum insured, if requested by You, to the extent of cumulative bonus acquired from us under the previous policy.

c. Specific Institution Policies: Where the policy has been offered to You as a customer of a specific institution with which we have a tie-up and in the