Bajaj Allianz

Surgical Protection Plan

Because life is uncertain

BAJAJ | Allianz

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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 Allianz SE, and in depth 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.

Need of a Surgical Protection Plan

Life is full of uncertainties and unexpected events. Unforeseen events can happen at home, at work and even at play. Illness or accidental injuries leading to hospitalization of a breadwinner or family member can create serious financial problems for any family. It is in situations like these, that you need to be prepared. To provide you with financial assistance in such circumstances, Bajaj Allianz has designed an innovative insurance solution, titled 'Surgical Protection Plan'.
Surgical Benefit Cover, an integral component of Surgical Protection Plan, will provide you with a fixed benefit amount for specified surgeries and help you to take care of the expensive medical treatment in a hospital.
In addition to the Surgical Benefit Cover, Surgical Protection Plan also offers you a host of other value added covers such as Hospital Cash Daily Allowance, Critical Illness and Personal Accident. Depending on your specific insurance requirements, you can include these optional covers in your policy and avail a comprehensive coverage.

What is covered under Surgical Protection Plan Policy?

Surgical Protection Plan has 2 Sections:

1. Section I: Surgical Benefit Cover (with 11 plans)
2. Section II: Add On covers (Optional)
   - A) Hospital Cash Daily Allowance
   - B) Critical Illness Cover
   - C) Personal Accident Cover

Types of Policy

- Individual Surgical Protection Plan Policy
- Group Surgical Protection Plan Policy

Policy Period

This is an annual policy

Coverage Description

Scope of cover

The Company hereby agrees to pay in respect of an admissible claim, any or all of the following covers subject to the Sum Insured, limits, terms, conditions and definitions, exclusions contained or otherwise expressed in this Policy.

Section I

Surgical Benefit Cover (Mandatory)
In case the insured person has to undergo a surgery for an illness or accidental bodily injury sustained during the policy period, then we will pay a specified benefit amount of the Sum Insured for this cover as specified under an opted plan. The

payable proportion shall be ascertained on the basis of the grade of the surgery as shown below:

Grade of the Surgery	List of Covered Surgeries*
Grade 1- Supra-Major Surgeries	Heart Bypass Surgery, Heart- Lung Transplant, Total Knee Replacement, Kidney Transplant, Chest Wall Resection, Liver Transplant etc.
Grade 2- Major Surgeries	Back and Neck Surgery (Spinal Fusion), Plate and Screw Fixation of Arm Bones, Open Bladder Surgery, Lung Volume Reduction Surgery etc.
Grade 3- Sub- Major Surgeries	Anterior cruciate ligament surgery, Appendectomy (Removal of Appendix), Cataract Surgery, Liver Biopsy, Laryngoscopy, Open rotator cuff repair, Stapedectomy etc.
Grade 4- Day Care Procedures	Bronchoscopy, Circumcision, Dilatation and Curettage etc.
Grade 5- Minor Surgeries	Bone Marrow Biopsy, Carpal tunnel release Surgery, Cyst or abscess drainage etc.

Please note that if a claim is paid for a surgery listed under a particular Grade of Surgery, then coverage for the insured person under this cover will cease for that particular Grade of Surgery for the balance period of the current policy period. However, the benefits shall continue to be applicable for him w.r.t. other Grades of Surgeries during the current policy period. Moreover, if the policy is renewed further with us, then Sum Insured under all the grades would apply as per plan opted

**The above mentioned list of surgeries is only illustrative. For a complete list of the covered surgeries, please refer the policy wordings annexure or contact our office or visit our website at www.bajajallianz.com*

Section II: Add on covers (Optional)

A) Hospital Cash Daily Allowanc

In the event of the insured person undergoing any of the listed Surgical Procedures during the Policy Period and causing Your Hospitalization within the Policy Period, We will pay:

i) ₹1500 for each continuous and completed period of 24 hours of Hospitalization necessitated solely by reason of the listed Surgical Procedures, subject to a maximum of 30 days during the Policy Period or

ii) If the insured person is admitted in the Intensive Care Unit (ICU) for any of the listed Surgical Procedures during the policy period, then we will pay ₹3000/- for each continuous and completed period of 24 hours hospitalisation in the ICU, subject to a maximum of 15 days during the policy period.

2. Specific Conditions Applicable for Hospital Cash Daily Allowance

a) In respect of any claim for which We are liable to make payment under Operative Part ii), We shall have no liability to make payment under Operative Part i).

b) If the insured person is admitted in the hospital in Non ICU Section for any of the Day care procedures listed in the annexure 1 of the policy wordings we will pay ₹1500/- & for admission in ICU for any of the Day care procedures listed in the annexure 1 of the policy wordings we will pay ₹3000/-

B) Critical Illness Cover

If the insured person is diagnosed as suffering from a critical illness listed under the policy first occurring during the policy period and if he survives for a minimum period of 30 days from the date of diagnosis, then we will pay ₹100000/- to him as a benefit amount. As part of this cover, the following Fifteen (15) illnesses are covered:

1. Cancer of specified severity
2. First heart attack – of specified severity
3. Coma of specified severity
4. Kidney failure requiring regular dialysis
5. Stroke resulting in permanent Neurological sequelae
6. Major organ /Bone marrow transplant

7. Multiple sclerosis with persisting symptoms
8. Aplastic Anemia
9. End stage Lung Disease
10. End stage Liver failure
11. Parkinson's disease
12. Surgery to Aorta
13. Alzheimer's Disease
14. Primary Pulmonary Hypertension
15. Major Burns

However, if we make payment for any of the specified critical illness, then this cover will cease for the insured person during the existing policy period and he will not be eligible for this cover in any future renewal policy period as well.

C) Personal Accident Cover

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

1. **Death Cover:** If the insured person meets with an accidental bodily injury during the policy period that results in death within 12 months, then we will pay 100% of the Sum Insured (i.e.₹ 500000/-) to his nominee.

2. **Permanent Total Disability Cover:** If the insured person meets with an accidental bodily injury during the policy period that causes permanent total disability within 12 months, then we will pay 125% of the Sum Insured (i.e. ₹625000/-) to him.

3. **Permanent Partial Disability Cover:** If the insured person meets with an accidental bodily injury during the policy period that causes permanent partial disability within 12 months, then we will pay a percentage of the Sum Insured for each and every form of listed impairment to him.

Nature of Disability	Payable Percentage
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%

However, if We become liable to make payment under 1) Death or 2) Permanent Total Disability, then the insurance under

this cover will cease for the concerned person.

In addition to the above mentioned coverage, we will also provide the following additional benefits:

a) **Transportation Benefit:** If we have accepted a claim for accidental death of the insured person, then we will also pay towards the actual cost of transporting his remains from the place of death to a hospital, cremation ground or burial ground, or to the insured's house subject to a maximum of ₹5000/-.

b) **Children's Education Benefit:** We will make a one-time payment of ₹5000/- each towards the cost of education of up to 2 of insured person's dependent children who were studying on the date he met with the accidental bodily injury. This benefit is available only if we have accepted a claim either for accidental death or permanent total disability of the insured person.

What is the Eligible Entry Age under the policy?

Cover	Member	Eligible Entry Age	Renewal
Surgical Benefit Cover	Self, Spouse and Dependent Parents	18 years to 65 years	llifetime renewals**
	Dependent Children	3 months to 25 years	35 Years*
Hospital Cash Daily Allowance	Self, Spouse and Dependent Parents	18 years to 65 years	lifetime renewals**
	Dependent Children	3 months to 25 years	35 Years*
Critical Illness Cover	Self, Spouse and Dependent Parents	18 years to 65 years	lifetime renewals**
	Dependent Children	3 months to 25 years	35 Years*
Personal Accident Cover	Self, Spouse and Dependent Parents	18 years to 65 years	lifetime renewals**
	Dependent Children	3 months to 25 years	35 years*

* After the completion of maximum renewal age of dependent children, the policy would be renewed for lifetime, subject to Separate proposal form should be submitted to us at the time of renewal with the insured member as proposer and subsequently the policy should be renewed annually with us and within the Grace period of 30 days from date of Expiry. Continuity for all the waiting periods shall be extended in the new policy.
** Subject to policy is renewed annually with us within the Grace period of 30 days from date of Expiry

Who can be covered as dependants under the Policy?

Under Surgical Protection Plan, you can cover your spouse, your dependent children and dependent parents.

Eligibility

- Indian nationals residing in India would be considered for this policy.
- This policy can be opted by Non-Resident Indians also; however the policy will be issued during their stay in India & premium paid in Indian currency & by Indian Account only
- Copy of any one of the below KYC documents will have to be submitted along with the Proposal form: Voters ID Card, Driving License, Passport, PAN Card
- Sum Insured for Self (i.e. Proposer) cannot be less than any of his/her family members.
- The add on covers if opted would be mandatory for self & spouse

Sum Insured Options

A) Surgical Benefit Cover:
Sum Insured options available under Surgical Benefit cover is from ₹100000/- to ₹1000000/-, as per plan opted (Benefit

table given below)

Surgical Benefit Cover: Benefit Amount Calculation											
Grade of the Surgery	**Plan 1**	**Plan 2**	**Plan 3**	**Plan 4**	**Plan 5**	**Plan 6**	**Plan 7**	**Plan 8**	**Plan 9**	**Plan 10**	**Plan 11**
	(₹)	(₹)	(₹)	(₹)	(₹)	(₹)	(₹)	(₹)	(₹)	(₹)	(₹)
Grade 1	50000	75000	100000	150000	200000	250000	300000	350000	400000	450000	500000
Grade 2	20000	30000	40000	60000	80000	100000	120000	140000	160000	180000	200000
Grade 3	15000	25000	35000	50000	70000	85000	100000	115000	135000	150000	170000
Grade 4	10000	15000	20000	35000	45000	60000	70000	85000	95000	110000	120000
Grade 5	5000	5000	5000	5000	5000	5000	10000	10000	10000	10000	10000
Sum Insured	100000	150000	200000	300000	400000	500000	600000	700000	800000	900000	1000000

B) Add On Covers:

- Sum Insured available under Hospital Cash Daily Allowance cover is ₹1500/- Day, ₹45000/- per policy period
- Sum Insured available under Critical Illness cover is ₹100000/-
- Sum Insured available under Personal Accident cover is ₹500000/-

What is the pre-policy medical examination criteria?

Pre-policy Medical Examination criteria for new Proposals & Portability proposals

- Waiver of Medical tests up to 45 years, subject to no adverse health conditions
- Medical tests would be advised for the below adverse health conditions:
  - o Diabetes
  - o Lipid Disorders
  - o Obesity
  - o Hypertension
  - o Combination of any of the above
  - o Joint Disorders
- Tests may be advised for other health conditions, based on the severity of disease, clinical condition of the member, treatment taken and investigation reports for the condition
- Medical tests are mandatory for members above the age of 45 years.
- The pre-policy check up would be arranged at our empanelled diagnostic centre.
- 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, 100% 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 45 years	All Sum Insured options	No Medical Tests*
46 years and above	All Sum Insured options	Medical Tests required as listed : Full Medical Report,CBC, Urine R, ECG, Lipid profile, Fasting BSL, HbA1c, SGOT, SGPT, Sr Creatinine

**Subject to no adverse health conditions*

What is the loading due to adverse Health Conditions?

- The loading would be applicable for the proposals with adverse health conditions given below: Hypertension, Diabetes, Obesity, Cholesterol Disorder, Cardiovascular diseases, or multiple risk factors.

Condition	Loading on premium
Diabetes	10%
Hypertension	10%
Cholesterol Disorder	10%
Obesity	10%
Cardiovascular diseases	10%

- For Multiple conditions cumulative loading would be applied on the published premium.
- The maximum risk loading applicable for an individual shall not exceed 50% of the published premiums, for overall risk per person.
- These loadings are applied from Commencement Date of the Policy including subsequent renewal(s) with Us or on the receipt of the request of increase in SumInsured (for the increased Sum Insured).
- We will inform You about the applicable risk loading through a counter offer letter.You need to revert to Us with consent and additional premium (if any), within 15 days of the issuance of such counter offer letter.In case, you neither accept the counter offer nor revert to Us within 15 days, We shall cancel Your application and refund the premium paid within next 7 days.
- Please note that We will issue Policy only after getting Your consent.

What discounts do I get?

A) Retail Surgical protection Plan Discounts:

1) Discount applicable for New Business through online/website/Direct Marketing channels

i. **Good Health Discount:** If, along with the proposal form, specified reports (viz. FMR, Abdominal - Pelvic Scan, Ophthalmic Consultation, ECG, Chest X Ray and FBS/PPBSL) which are not older than 30 days from the date of applying for the policy, are submitted for members aged up to 45 years and if all the health parameters are normal under such reports, 5% discount is applicable on the premium payable for the first year of the policy for the respective members. This discount is not applicable for renewal policies.

ii. **Family Discount:** 5% family discount shall be offered if 2 or more than 2 of any of the eligible family members are covered under a single policy. Moreover, this family discount will be offered for both new policies as well as for renewal policies

iii. **Online Policy Discount:** 10% discount is extended for the policies purchased online/ through website/direct channels. This benefit is extended to direct customers in lieu of the commission.

Total maximum discount of 20% will be extended on published rates for New Business under Retail policies issued through online/website/Direct Marketing channels

2) Discount applicable for Renewal policies through online/website/Direct Marketing channels

i. **Family Discount:** 5% family discount shall be offered if 2 or more than 2 of any of the eligible family members are covered under a single policy. Moreover, this family discount will be offered for both new policies as well as for renewal policies

ii. **Online Policy Discount:** 10% discount is extended for the policies purchased online/ through website/direct customers. This benefit is extended to direct customers in lieu of the commission.

Total maximum discount of 15% will be extended on published rates for Renewal policies through online/website/Direct Marketing channels

3) Discount applicable for New Business through all other Marketing channels Except online/website/Direct Marketing channels

i. **Good Health Discount:** If, along with the proposal form, specified reports (viz. FMR, Abdominal - Pelvic Scan, Ophthalmic Consultation, ECG, Chest X Ray and FBS/PPBSL) which are not older than 30 days from the date of applying for the policy, are submitted for members aged up to 45 years and if all the health parameters are normal under such reports, 5% discount is applicable on the premium payable for the first year of the policy for the respective members.

This discount is not applicable for renewal policies.

ii. **Family Discount:** 5% family discount shall be offered if 2 or more than 2 of any of the eligible family members are covered under a single policy. Moreover, this family discount will be offered for both new policies as well as for renewal policies

Total maximum discount of 10% will be extended on published rates for New Business under Retail policies through all other Marketing channels (Except online/website/Direct Marketing channels)

4) Discount applicable for Renewal through all other Marketing channels (Except online/website/Direct Marketing channels)

i. **Family Discount:** 5% family discount shall be offered if 2 or more than 2 of any of the eligible family members are covered under a single policy. Moreover, this family discount will be offered for both new policies as well as for renewal policies

Total maximum discount of 5% will be extended on published rates for Renewals Retail policies through all other Marketing channels (Except online/website/Direct Marketing channels)

B) Discount applicable for Group Surgical Protection Plan

1) Discount applicable for Group Surgical Protection Plan through Direct Marketing channels – New Business

i. **Good Health Discount:** If, along with the proposal form, specified reports (viz. FMR, Abdominal - Pelvic Scan, Ophthalmic Consultation, ECG, Chest X Ray and FBS/PPBSL) which are not older than 30 days from the date of applying for the policy, are submitted for members aged up to 45 years and if all the health parameters are normal under such reports, 5% discount is applicable on the premium payable for the first year of the policy for the respective members. This discount is not applicable for renewal policies. Good health Discount would be extended on Individual member Premium only if the Individual member tests reports are submitted

ii. **Direct Policy Discount:** 10% discount is extended for the policies purchased through direct channels (Excluding Broking, Bancassurance and Agency). This benefit is extended to direct customers in lieu of the commission.

iii. **Discount offered in lieu of Group size**

Group Size (No. of Members)	Discount
2 to 100	5.00%
101 to 250	7.50%
251 to 500	10%
501 to 750	12.50%
751 to 1000	15.00%
1001 to10000	20.00%
10001 to 25000	22.50%
25001 to 50000	25.00%
50001 to 100000	30.00%

Total maximum discount of 45% will be extended on published rates for New Business under Group Surgical Protection Plan issued through Direct Marketing Channels

2) Discount applicable for Group Surgical Protection Plan Renewals through Direct Marketing channels

i. **Direct Policy Discount:** 10% discount is extended for the policies issued through direct marketing channels (Excluding Broking, Bancassurance and Agency). This benefit is extended to direct customers in lieu of the commission.

ii. **Discount offered in lieu of Group size**

Group Size (No. of Members)	Discount
2 to 100	5.00%
101 to 250	7.50%
251 to 500	10%
501 to 750	12.50%
751 to 1000	15.00%
1001 to10000	20.00%
10001 to 25000	22.50%
25001 to 50000	25.00%
50001 to 100000	30.00%

Total maximum discount of 40% will be extended on published rates for Renewal business under Group Surgical Protection Plan through Direct Marketing channels

3) **Discount applicable for Group Surgical Protection Plan through all other Marketing channels (Except Direct Marketing channels) - New Business**

i. **Good Health Discount:** If, along with the proposal form, specified reports (viz. FMR, Abdominal - Pelvic Scan, Ophthalmic Consultation, ECG, Chest X Ray and FBS/PPBSL) which are not older than 30 days from the date of applying for the policy, are submitted for members aged up to 45 years and if all the health parameters are normal under such reports, 5% discount is applicable on the premium payable for the first year of the policy for the respective members. This discount is not applicable for renewal policies. Good health Discount would be extended on Individual member Premium only if the Individual member tests reports are submitted

ii. **Discount offered in lieu of Group size**

Group Size (No. of Members)	Discount
2 to 100	5.00%
101 to 250	7.50%
251 to 500	10%
501 to 750	12.50%
751 to 1000	15.00%
1001 to10000	20.00%
10001 to 25000	22.50%
25001 to 50000	25.00%
50001 to 100000	30.00%

Total maximum discount of 35% will be extended on published rates for New Business under Group Surgical Protection Plan through all other Marketing channels (Except Direct Marketing channels)

4) **Discount applicable for Group Surgical Protection Plan Renewals through all other Marketing channels (Except Direct Marketing channels)**

i. **Discount offered in lieu of Group size**

Group Size (No. of Members)	Discount
2 to 100	5.00%
101 to 250	7.50%
251 to 500	10%
501 to 750	12.50%
751 to 1000	15.00%
1001 to10000	20.00%
10001 to 25000	22.50%
25001 to 50000	25.00%
50001 to 100000	30.00%

Total maximum discount of 30% will be extended on published rates for Renewal business under Group Surgical Protection Plan through all other Marketing channels (Except Direct Marketing channels)

Discounts grid	Policies through online/website/ Direct Marketing channels		Policies through all other Marketing channels Except online/website/ Direct Marketing channels		Group policies through online/ website/Direct Marketing channels		Group policies through all other Marketing channels (Except Direct Marketing channels)	
	New Policy	Renewal	New Policy	Renewal	New Policy	Renewal	New Policy	Renewal
Good Health Discount**	5%	NA	5%	NA	5%	NA	5%	NA
Family Discount	5%	5%	5%	5%	NA	NA	NA	NA
Online Policy Discount	10%	10%	NA	NA	10%	10%	NA	NA
Group Discount	NA	NA	NA	NA	5% to30%	5% to30%	5% to 30%	5% to 30%
Total Maximum Discount	20%	15%	10%	5%	45%	40%	35%	30%

1. Good Health Discount** : 5% discount will applicable, If, along with the proposal form, specified reports (viz. FMR, Abdominal - Pelvic Scan, Ophthalmic Consultation, ECG, Chest X Ray and FBS/PPBSL) which are not older than 30 days from the date of applying for the policy, are submitted for members aged up to 45 years and if all the health parameters are normal under such reports.
2. Family Discount: 5% discount will be applicable, If 2 or more family members are covered under a single policy
3. Online Policy Discount: 10% discount will be applicable, if policies are purchased online/ through website/direct channels.
4. Group Discount: Discount of 5% to 30% will be applicable for Group policies based on the Size of the Group

What are the Key Benefits under the policy?

- Comprehensive coverage for around 600 surgeries, including listed day care procedures
- A guaranteed amount will be paid for the specified surgeries, irrespective of the actual costs incurred for availing the treatment in a hospital
- Cashless facility can be availed in more than 3600 network hospitals for Surgical Benefit Cover
- Self, spouse, dependent children and dependent parents can be insured in a single policy
- In-house claims processing by Health Administration Team of Bajaj Allianz
- Competitive premium rates
- Income Tax Benefit under Sec 80 D of the IT Act on the premium paid for Surgical Protection Plan (except for Personal Accident Cover)
- Free Look Period of 15 days for New policies

When can I enhance my Sum Insured?

- Sum Insured enhancement will be allowed only at the time of renewals.
- Sum Insured enhancement would be subject to the underwriting approval based on the declaration on the proposal form and previous claims experience

Free Look Period

You have a period of 15 days from the date of receipt of the first policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of canceling the Policy stating the reasons for cancellation.

If you have not made any claim during the Free look period, you shall be entitled to refund of premium of Base Product & rider (if rider is opted under the policy) subject to,

- a deduction of the expenses incurred by Us on Your medical examination, stamp duty charges, if the risk has not commenced,
- a deduction of the stamp duty charges, medical examination charges & proportionate risk premium for period on cover, If the risk has commenced

- a deduction of such proportionate risk premium commensurating with the risk covered during such period ,where only a part of risk has commenced
- Free look period is not applicable for renewal and Group policies.

Renewal & Cancellation

i) Under normal circumstances renewal will not be refused except on the grounds of Your moral hazard, misrepresentation, fraud or non-cooperation by you (Subject to policy is renewed annually with us within the Grace period of 30 days from date of Expiry)

ii) In case of 0ur own renewal, a grace period of 30 days is permissible and the Policy will be considered as continuous for the purpose of all waiting periods. However, any treatment availed for an Illness or Accident sustained or 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) For dependent children, Policy is renewable upto 35 years. After the completion of maximum renewal age of dependent children, the policy would be renewed for lifetime, Subject to Separate proposal form to be submitted to us at the time of renewal with the insured member as proposer and subsequently the policy should be renewed with us annually and within the Grace period of 30 days from date of Expiry.. 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 of Base Product & rider (if rider is opted under the policy) for the unexpired Policy Period. Under normal circumstances, Policy will not be cancelled except for reasons of mis-representation, fraud, non-disclosure of material facts or Your non-cooperation.

vii) You may cancel this insurance by giving Us at least 15 days written notice, and if no claim has been made then We shall refund premium of Base Product & rider (if rider is opted under the policy) on short term rates for the unexpired Policy Period as per the rates detailed below.

Period on Risk	% of Annual Premium Refunded
1 month	75%
3 months	50%
6 months	25%
12 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 all waiting periods. Any surgical procedure undergone as a result of disease condition/ Accident contracted during the break period will not be admissible under the policy.
- 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 a new business proposal.

Portability Conditions

- Retail Policies: As per the Portability Guidelines issued by IRDA, applicable benefits shall be passed on to customers who were holding similar retail health insurance policies of other non-life insurers. The pre-policy medical examination requirements and provisions for such cases shall remain similar to non-portable cases.
- Group Policies: As per the Portability Guidelines issued by IRDA, applicable benefits shall be passed on to customers who were insured under a Group Surgical Protection Plan Policy of Bajaj Allianz and are availing an individual Surgical Protection Plan of Bajaj Allianz. However, such benefits shall be applicable only in the event of discontinuation/ non-

renewal of the Group Surgical Protection Plan Policy (applicable for both employer-employee relationships and non-employer-employee relationships) and/or the particular customer 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 pre-policy medical examination requirements and provisions for such cases shall remain similar to non-portable cases.

- Complete set of portability documents should be in-warded minimum 45 days prior to the Risk Expiry date.

Revision/ Modification of the policy

There is a possibility of revision/ modification of terms, conditions, coverage 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 sent out to all the existing insured members at least 3 months prior to the date of such revision/modification coming into 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.

Migration of policy

- The insured can opt for migration of policy to our other similar or closely similar products at the time of renewal.
- The premium will be charged as per Our Underwriting Policy for such chosen new product, and all the guidelines, terms and condition of the chosen product shall be applicable.
- 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

Exclusions under Surgical Protection Plan

A) Exclusions under Surgical Benefit cover and Hospital Cash Daily Allowance

- Any Pre-Existing Condition for which the surgery is required & the surgery is listed in the policy wordings. This exclusion shall cease to apply if You have maintained a Surgical Protection Plan Policy with Us for a continuous period of a full four years without break from the date of Your first Surgical Protection Plan policy with Us.
- Without derogation fromabove, any treatment undertaken during the first two consecutive annual periods during which You have the benefit of a Surgical Protection Plan Policy with Us in connection with

1. any types of gastric or duodenal ulcers	11. fissure in ano
2. cardiovascular diseases	12. dysfunctional uterine bleeding
3. benign prostatic hypertrophy	13. fibromyoma
4. hernia of all types	14. endometriosis
5. Hydrocele	15. hysterectomy
6. all types of sinuses	16. stones in the urinary and biliary systems
7. Fistulae	17. surgery on ears/tonsils/adenoids/paranasal sinuses
8. haemorrhoids	18. Surgery on all internal or external tumours/cysts/nodules/polyps of any kind including breast lumps or growth.
9. Surgery for any skin ailment	
10. cataract	

- Any treatment undertaken during the first four consecutive annual periods during which You have the benefit of a

Surgical Protection Plan Policy with Us in connection with Surgery for joint replacement, Surgery for prolapsed inter vertebral disc (unless necessitated due to Accident), Surgery to correct deviated nasal septum and hypertrophied turbinate, congenital internal diseases or anomalies.

- Any treatment undertaken within 90 days of the commencement of the Policy Period, except those incurred as a result of Accidental Bodily Injury. However, this exclusion shall not be applicable if the policy is a renewal of Surgical Protection Plan Policy with Us without break in cover.
- 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.
- Circumcision unless required for the treatment of an Illness or Accidental Bodily Injury.
- Cosmetic or aesthetic treatments of any description, treatment or surgery for change of life/gender.
- Any form of plastic surgery unless necessary for the treatment of cancer, burns or Accidental Bodily Injury.
- Dental treatment or surgery of any kind unless as a result of Accidental Bodily Injury to natural teeth and also requiring Hospitalization.
- Convalescence, general debility, rest cure, Congenital External Anomaly, genetic disorders, stem cell implantation or surgery, or growth hormone therapy.
- Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol).
- Ailments requiring treatment due to use or abuse of any substance, drug or alcohol and treatment for de-addiction.
- 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.
- Any Hospitalisation primarily and specifically for diagnostic, X-ray or laboratory examinations and investigations.
- Any treatment where Inpatient Care is not warranted and does not require supervision of qualified nursing staff and qualified Medical Practitioner round the clock.
- Any claim directly or indirectly caused by or contributed to by nuclear weapons and/or materials.
- 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).
- Any fertility, sub fertility, impotence, assisted conception operation or sterilization procedure.
- Experimental, unproven or non-standard treatment.
- Treatment for any other system other than modern medicine (also known as Allopathy)
- Venereal disease or any sexually transmitted disease or sickness.
- Weight management services and treatment related to weight reduction programs, including treatment of obesity.
- Any Surgery which is not listed in the policy wordings.

B) Exclusions Under Critical Illness Cover

- Any Critical Illness for which care, treatment, or advice was recommended by or received from a Physician, or which first manifested itself or was contracted before the start of the Policy Period, or for which a claim has or could have been made under any earlier policy.
- Any Critical Illness diagnosed within the first 90 days of the date of commencement of the Policy is excluded. This exclusion shall not apply to You if Your coverage has been renewed without a break, for subsequent years.
- Any sexually transmitted diseases or any condition directly or indirectly caused by or associated with Human T-Cell Lymphotropic Virus type III (III LB III) or Lymphadinopathy Associated Virus (LAV) or the Mutants.Derivative or Variations Deficiency Syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.
- Treatment arising from or traceable to pregnancy, childbirth postpartum complications including but not limited to caesarian section, birth defects and congenital anomalies.
- Occupational diseases.
- War, whether war be declared or not, invasion, act of foreign enemy, hostilities, civil war, insurrection, terrorism or terrorist acts or activities, rebellion, revolution, mutiny, military or usurped power, riot, strike, lockout, military or popular uprising, civil commotion, martial law or loot, sack or pillage in connection therewith, confiscation or destruction by any government or public authority or any act or condition incidental to any of the above.
- Naval or military operations of the armed forces or air force and participation in operations requiring the use of arms or

which are ordered by military authorities for combating terrorists, rebels and the like.

- Any natural peril (including but not limited to storm, tempest, avalanche, earthquake, volcanic eruptions, hurricane, or any other kind of natural hazard).
- Radioactive contamination.
- Consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill or any legal liability of any kind whatsoever.
- Intentional self-injury and/or the use or misuse of intoxicating drugs and/or alcohol.

C) Exclusions Under Personal Accident Cover

- Accidental Bodily Injury that You meet with:
  - o Through suicide, attempted suicide or self inflicted injury.
  - o While under the influence of liquor or drugs.
  - o Arising or resulting from You committing any breach of law with criminal intent.
  - o 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.
  - o Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.
  - o As a result of any curative treatments or interventions that You carry out or have carried out on Your body.
  - o 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 the enemy, whether foreign or domestic.
- Consequential losses of any kind or Your actual or alleged legal liability.
- Any injury/disablement/death directly or indirectly arising out of or contributed to any Pre-Existing Condition.
- Venereal or sexually transmitted diseases.
- 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.
- Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these.
- 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.
- Nuclear energy, radiation.

How do I Buy this policy?

- Discuss the policy benefits, coverage and premium details with your insurance advisor or visit our website (www.bajajallianz.com) for details
- Actively seek information on the charges and exclusions under the policy
- Fill the proposal form stating your personal details and health profile
- Ensure that the information given in the form is complete and accurate
- We will process your proposal,based on the information provided. You may be required to undergo pre-policy medical examination at our network diagnostic centers. Please note that you will have to pay the necessary amount for undergoing the specified medical examination and such tests shall be valid for a maximum period of 30days only
- We will evaluate the reports of your medical test. Please note that loading of 10% to 50% on the standard premium rates may be applied for adverse health conditions and the same would be informed to you through a counter offer letter.
- Depending on our evaluation if your proposal is accepted, then we will issue the policy subject to receipt of annual single premium as published on the prospectus.
- If the policy is issued we will refund you 100% of the cost of the pre-policy medical examination
- The Policy Schedule, Policy Wordings, Cashless Cards and Health Guide will be sent to your mailing address mentioned on the proposal form

Premium Rates

Surgical Benefit Cover: Premium Rates (in ₹)*
Gender: Male

Age	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10	Plan 11
3M-25 years	636	832	1381	1728	2120	2467	3173	3520	3912	4259	4652
26-30 years	730	979	1581	2021	2520	2960	3761	4201	4700	5140	5639
31-35 years	992	1308	2116	2676	3308	3868	5493	6053	6684	7244	7876
36-40 years	1178	1592	2499	3243	4072	4816	6627	7371	8200	8944	9772
41 years	1345	1845	2839	3755	4755	5671	7650	8566	9566	10482	11482
42 years	1401	1930	2952	3925	4983	5956	7991	8964	10021	10995	12052
43 years	1457	2015	3065	4096	5211	6241	8331	9362	10477	11507	12622
44 years	1536	2133	3223	4337	5531	6645	8813	9927	11121	12235	13429
45 years	1896	2532	3732	4930	6203	7400	10000	11197	12470	13668	14941
46 years	1975	2651	3890	5171	6523	7804	10482	11763	13115	14395	15748
47 years	2053	2769	4048	5412	6843	8207	10964	12328	13759	15123	16555
48 years	2089	2821	4117	5521	6986	8390	11183	12587	14052	15456	16921
49 years	2205	2996	4350	5877	7458	8985	11894	13422	15003	16530	18111
50 years	2322	3171	4582	6233	7930	9580	12606	14256	15953	17604	19300
51 years	2439	3345	4815	6589	8401	10175	13317	15091	16904	18677	20490
52 years	2555	3520	5047	6944	8873	10770	14029	15926	17854	19751	21680
53 years	2611	3602	5156	7113	9095	11052	14367	16325	18306	20264	22245
54 years	2739	3793	5410	7508	9615	11713	15156	17255	19362	21460	23567
55 years	2867	3984	5663	7903	10135	12375	15945	18184	20417	22657	24889
56 years	2995	4174	5917	8297	10656	13036	16734	19114	21473	23853	26212
57 years	3123	4365	6171	8692	11176	13697	17524	20044	22529	25049	27534
58 years	3170	4433	6260	8837	11364	13940	17814	20390	22917	25493	28020
59 years	3469	4887	6869	9748	12585	15464	19636	22514	25352	28230	31067
60 years	3768	5341	7479	10659	13807	16987	21458	24639	27786	30967	34115
61 years	4066	5795	8088	11570	15028	18511	23281	26763	30221	33704	37162
62 years	4365	6249	8697	12481	16250	20034	25103	28888	32656	36441	40209
63 years	4533	6505	9041	12993	16937	20889	26126	30078	34022	37974	41918
64 years	4868	7014	9722	14012	18302	22592	28165	32455	36745	41035	45325
65 years	5203	7522	10403	15031	19668	24296	30203	34831	39468	44096	48732
66 years	5538	8030	11084	16051	21033	26000	32242	37208	42191	47157	52139
67 years	5873	8538	11765	17070	22399	27703	34280	39585	44913	50218	55547
68 years	6209	9046	12447	18089	23764	29407	36319	41962	47636	53279	58954
69 years	6544	9554	13128	19109	25129	31110	38357	44338	50359	56340	62361
70 years	6879	10062	13809	20128	26495	32814	40396	46715	53082	59401	65768
71 years	7214	10570	14490	21147	27860	34517	42435	49092	55805	62462	69175
72 years	7549	11078	15171	22166	29226	36221	44473	51468	58528	65523	72582
73 years	7884	11586	15852	23186	30591	37924	46512	53845	61250	68584	75989
74 years	8219	12094	16533	24205	31956	39628	48550	56222	63973	71645	79396
75 years	8554	12602	17215	25224	33322	41331	50589	58598	66696	74706	82803
76 years	8889	13110	17896	26244	34687	43035	52627	60975	69419	77767	86210
77 years	9224	13619	18577	27263	36053	44739	54666	63352	72142	80828	89617
78 years	9559	14127	19258	28282	37418	46442	56704	65729	74865	83889	93025

Age	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10	Plan 11
79 years	9894	14635	19939	29301	38783	48146	58743	68105	77587	86950	96432
80 years	10229	15143	20620	30321	40149	49849	60782	70482	80310	90011	99839
81 years	10540	15615	21254	31269	41419	51434	62678	72693	82844	92858	103009
82 years	10872	16118	21928	32278	42771	53121	64697	75046	85540	95889	106383
83 years	11203	16621	22603	33287	44123	54808	66715	77399	88236	98920	109756
84 years	11535	17124	23277	34297	45476	56495	68733	79753	90932	101951	113130
85 years	11867	17628	23952	35306	46828	58182	70752	82106	93628	104982	116503
86 years	12198	18131	24626	36315	48180	59868	72770	84459	96324	108013	119877
87 years	12530	18634	25301	37324	49532	61555	74789	86813	99020	111043	123251
88 years	12862	19137	25975	38334	50884	63242	76807	89166	101716	114074	126624
89 years	13193	19640	26649	39343	52236	64929	78826	91519	104412	117105	129998
90 years	13525	20143	27324	40352	53588	66616	80844	93872	107108	120136	133372
91 years	13857	20646	27998	41361	54940	68302	82863	96226	109804	123167	136745
92 years	14188	21149	28673	42370	56292	69989	84881	98579	112500	126198	140119
93 years	14520	21652	29347	43380	57644	71676	86900	100932	115196	129228	143492
94 years	14852	22155	30022	44389	58996	73363	88918	103285	117892	132259	146866
95 years	15183	22658	30696	45398	60348	75050	90937	105639	120588	135290	150240
96 years	15515	23161	31371	46407	61700	76736	92955	107992	123284	138321	153613
97 years	15847	23664	32045	47417	63052	78423	94974	110345	125980	141352	156987
98 years	16178	24167	32719	48426	64404	80110	96992	112698	128676	144383	160360
99 years	16510	24670	33394	49435	65756	81797	99011	115052	131372	147413	163734
100 years and above	16842	25173	34068	50444	67108	83484	101029	117405	134068	150444	167108

Surgical Benefit Cover: Premium Rates (in ₹)*
Gender: Female

Age	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10	Plan 11
3 M-25 years	636	832	1381	1728	2120	2467	3173	3520	3912	4259	4652
26-30 years	713	949	1537	1970	2442	2875	3658	4091	4563	4996	5468
31-35 years	959	1251	2037	2574	3159	3696	5288	5825	6410	6947	7533
36-40 years	1102	1470	2332	3011	3749	4428	6163	6842	7580	8259	8997
41 years	1210	1635	2552	3345	4195	4988	6831	7624	8474	9267	10116
42 years	1246	1689	2626	3457	4343	5175	7054	7885	8772	9603	10489
43 years	1282	1744	2699	3568	4492	5361	7277	8146	9070	9939	10863
44 years	1326	1810	2787	3706	4674	5593	7552	8472	9440	10359	11327
45 years	1651	2157	3227	4196	5208	6178	8532	9502	10514	11483	12496
46 years	1695	2223	3315	4334	5390	6410	8808	9828	10884	11903	12960
47 years	1738	2289	3402	4472	5573	6642	9084	10153	11254	12324	13424
48 years	1814	2404	3557	4710	5889	7042	9560	10713	11893	13046	14225
49 years	1873	2491	3673	4894	6131	7352	9928	11149	12386	13607	14844
50 years	1931	2578	3789	5078	6373	7662	10296	11585	12880	14168	15463
51 years	1989	2666	3906	5262	6615	7971	10664	12020	13373	14730	16083
52 years	2047	2753	4022	5446	6857	8281	11032	12456	13867	15291	16702
53 years	2147	2902	4222	5757	7269	8804	11654	13189	14701	16236	17748
54 years	2255	3064	4436	6099	7718	9380	12339	14002	15620	17283	18901
55 years	2363	3225	4651	6442	8167	9957	13023	14814	16539	18329	20055

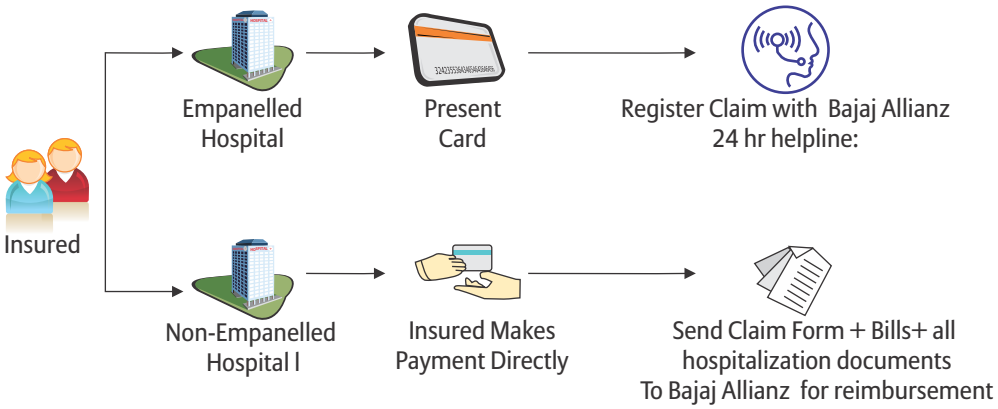
Age	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10	Plan 11
56 years	2471	3387	4866	6784	8616	10534	13708	15626	17458	19376	21208
57 years	2579	3548	5081	7126	9065	11110	14393	16439	18377	20423	22361
58 years	2743	3794	5409	7644	9747	11982	15429	17664	19767	22001	24104
59 years	2946	4105	5828	8276	10594	13041	16692	19139	21457	23905	26223
60 years	3150	4416	6246	8907	11440	14101	17954	20615	23148	25809	28342
61 years	3353	4727	6665	9538	12286	15160	19217	22091	24839	27712	30460
62 years	3557	5038	7083	10170	13133	16219	20480	23567	26530	29616	32579
63 years	3844	5477	7673	11064	14329	17719	22267	25658	28923	32314	35579
64 years	4150	5941	8295	12001	15583	19288	24142	27847	31429	35135	38717
65 years	4455	6404	8918	12938	16837	20858	26016	30036	33936	37956	41855
66 years	4760	6868	9540	13875	18091	22427	27890	32225	36442	40777	44994
67 years	5065	7332	10162	14812	19346	23996	29765	34415	38948	43598	48132
68 years	5370	7796	10784	15749	20600	25565	31639	36604	41454	46419	51270
69 years	5675	8259	11406	16686	21854	27134	33513	38793	43961	49241	54408
70 years	5981	8723	12029	17623	23108	28703	35387	40982	46467	52062	57546
71 years	6286	9187	12651	18561	24362	30272	37262	43172	48973	54883	60684
72 years	6591	9650	13273	19498	25616	31841	39136	45361	51479	57704	63823
73 years	6896	10114	13895	20435	26870	33410	41010	47550	53985	60525	66961
74 years	7201	10578	14517	21372	28125	34979	42884	49739	56492	63346	70099
75 years	7507	11041	15139	22309	29379	36548	44759	51928	58998	66168	73237
76 years	7812	11505	15762	23246	30633	38117	46633	54118	61504	68989	76375
77 years	8117	11969	16384	24183	31887	39687	48507	56307	64010	71810	79513
78 years	8422	12432	17006	25121	33141	41256	50381	58496	66517	74631	82652
79 years	8727	12896	17628	26058	34395	42825	52256	60685	69023	77452	85790
80 years	9032	13360	18250	26995	35649	44394	54130	62874	71529	80273	88928
81 years	9288	13749	18774	27784	36706	45716	55708	64718	73640	82650	91572
82 years	9586	14203	19382	28700	37932	47250	57540	66858	76090	85408	94640
83 years	9885	14656	19990	29616	39158	48784	59372	68998	78540	88166	97708
84 years	10183	15109	20598	30532	40384	50318	61205	71138	80991	90924	100777
85 years	10481	15562	21207	31448	41611	51852	63037	73279	83441	93683	103845
86 years	10779	16015	21815	32364	42837	53386	64869	75419	85891	96441	106913
87 years	11077	16469	22423	33281	44063	54920	66702	77559	88341	99199	109981
88 years	11376	16922	23031	34197	45289	56455	68534	79699	90792	101957	113050
89 years	11674	17375	23640	35113	46515	57989	70366	81840	93242	104715	116118
90 years	11972	17828	24248	36029	47742	59523	72199	83980	95692	107474	119186
91 years	12270	18281	24856	36945	48968	61057	74031	86120	98143	110232	122254
92 years	12568	18735	25464	37861	50194	62591	75863	88261	100593	112990	125323
93 years	12867	19188	26072	38778	51420	64125	77696	90401	103043	115748	128391
94 years	13165	19641	26681	39694	52646	65659	79528	92541	105494	118507	131459
95 years	13463	20094	27289	40610	53872	67194	81360	94681	107944	121265	134527
96 years	13761	20547	27897	41526	55099	68728	83193	96822	110394	124023	137596
97 years	14059	21001	28505	42442	56325	70262	85025	98962	112844	126781	140664
98 years	14358	21454	29113	43358	57551	71796	86857	101102	115295	129540	143732
99 years	14656	21907	29722	44275	58777	73330	88690	103242	117745	132298	146800
100 years and above	14954	22360	30330	45191	60003	74864	90522	105383	120195	135056	149869

Add On Premium Rates

Premium Rates (in ₹)*			
Age	**Critical Illness Cover Sum Insured ₹1,00,000/-**	**Hospitalization Cash Cover : Sum Insured ₹1500/- per day (₹45000 PA)**	**Personal Accident Cover Sum Insured ₹5 lacs (Accidental Death + PTD + PPD)**
3 months-25 years	200	450	500
26-30 years	300	725	500
31-35 years	300	725	500
36-40 years	550	725	500
41-45 years	800	1300	500
46-50 years	1200	1300	500
51-55 years	1750	2050	500
56-60 years	3000	2700	500
61-65 years	4250	3250	500
66-70 years	6000	4750	500
71-75 years	8250	7250	500
76-80 years	11500	10750	500
81-85 years	14750	14250	500
86-90 years	18000	14250	500
91-95 years	21250	14250	500
96 and above	24500	14250	500

* All premiums are exclusive of service tax

How do I make a Claim?



Bajaj Allianz General Insurance Co. Ltd.
G.E. Plaza, Airport Road, Yerawada,
Pune - 411006. IRDA Reg No.: 113.

For Any Query (toll Free)
1800-209-0144
1800-209-5858

www.bajajallianz.com

customercare@bajajallianz.co.in

SMS **SPP** TO **56070**

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

BJAZ-B-0114/2-Apr-14