PRESS RELEASE

Bajaj Allianz General Insurance Unveils 'HERizon Care', India's First Comprehensive Health Insurance Plan Designed Exclusively for Women

- *A groundbreaking policy that addresses women's holistic health and wellness*
- *Offers two covers: Vita Shield and Cradle Care*
- *First-of-its-kind coverage that includes covers for Infertility Treatment, Assisted Reproductive Technology & Maternity Expenses, Adoption Expenses, Egg Freezing, Pre-natal Health (in-utero treatment), Congenital Disability cover, and Prophylactic Surgeries*
- *Extends coverage for Surrogate Mothers & Oocyte Donor*
- *Includes legal expenses for sexual assault, kidnapping, acid attacks*
- *Policy extends coverage to live-in partners as well*

Pune, 7th February 2025: Bajaj Allianz General Insurance, a leading private general insurer in India, has today announced the launch of **'HERizon Care'**, a thoughtfully designed inclusive health insurance product that caters exclusively to women's evolving healthcare needs. This comprehensive policy addresses critical illnesses, maternal and reproductive health, wellness, and more, empowering women with financial security throughout their life stages. HERizon Care is the first health insurance plan in India that offers multiple specialized covers in a single policy, providing holistic protection tailored to women's unique needs.

HERizon Care offers two comprehensive covers: **Vita Shield** and **Cradle Care**, along with a suite of optional covers to address specific healthcare needs.

Vita Shield – Critical Illness & Holistic Wellness Protection

Under **Vita Shield**, the **Critical Illness** cover offers protection against 34 critical illnesses, encompassing both general and female-specific conditions. Additionally, this cover can be enhanced with **optional extensions** to further support policyholders, such as:

- ***Child Education,*** which secures the education of one or more children in case of a critical illness diagnosis.
- ***Loss of Job*** that offers to mitigate financial instability caused by employment loss due to illness.
- ***Incidental Expenses*** cover offers financial assistance for necessary medical expenses, including reconstructive surgery, physiotherapy, home nursing, post-surgical implants, or rehabilitation counselling, enabling a smoother recovery journey.

Vita Shield also includes a **Holistic Wellness** ecosystem that provides access to resources that prioritize physical and mental well-being, including community support, diet and nutrition consultations, emotional wellness programs, teleconsultations, and preventive health check-ups promoting regular monitoring and early detection.

Cradle Care – Redefining Women's Reproductive Health Coverage

The **Cradle Care** cover under the HERizon Care policy supports women through unique reproductive health journeys. It includes **Surrogate Care**, covering medical expenses for **surrogate mothers** during surrogacy pregnancy and post-partum recovery, ensuring comprehensive care throughout the process. Additionally, the **Oocyte Donor** cover provides financial protection for medical expenses incurred during inpatient hospitalization for complications related to **oocyte retrieval**.

There are also a range of optional covers including:

- The **Nurture Nest Cover** under HERizon Care policy offers essential support for women planning or expanding their families. It includes coverage for **surgical management of infertility** for women aged 21-45 years, covering adoption expenses, and **egg-freezing procedures**, and empowering women with choices for future family planning.

- The **Motherhood Cover** provides financial protection for assisted reproductive technologies **like IUI, IVF, ICSI, GIFT, and ZIFT**, alongside maternity expenses, including **pre-and post-natal care.**

- **Fetal Flourish Cover** ensures comprehensive health support for **unborn babies**, covering **prenatal techniques, in-utero surgeries, and congenital disability treatments**. Under this cover, a **daily allowance** is available for the mother or baby during hospitalization.

- The **Prophylactic Surgeries** cover addresses preventive surgeries, including **mastectomy** and **hysterectomy**, while **Legal Expense Support** aids with cases of **sexual assault, kidnapping, and acid attacks**, ensuring peace of mind during unforeseen circumstances.

These covers together offer holistic protection tailored to women's unique health and family-building journeys.

Speaking on the announcement, Mr. Tapan Singhel, MD & CEO, Bajaj Allianz General Insurance, said,

"Women are the backbone of our workplaces, our families, and our society, yet their health needs are often overlooked. At Bajaj Allianz, we deeply care about their well-being in every aspect—physical, mental, and emotional. That's why we created HERizon Care, not just as another insurance plan, but as a commitment to truly support women through every stage of their journey. From critical illnesses to adoption expenses, surrogate care, and infertility treatment, we've thoughtfully designed this policy to address real challenges that women face. HERizon Care is about more than just coverage—it's about care, dignity, and making sure no woman feels alone when it comes to her health."

HERizon Care offers **flexible and affordable plans** with premium discounts for HPV vaccination, early policy entry, loyalty, and long-term policies. The policy is available for women aged 18 to 80 years and children from day 90 to 35 years, with sum insured options ranging from INR 3 lakhs to INR 2 crores. It operates on an individual sum insured basis with policy periods of 1 to 5 years, offering flexible payment options and lifelong renewals. HERizon Care represents a step forward in inclusive insurance solutions, setting a precedent in addressing women's specific health and wellness requirements.

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About Bajaj Allianz General Insurance

Bajaj Allianz General Insurance stands as India's premier private general insurance company. It is a collaborative effort between Bajaj Finserv Limited, India's most diversified non-bank financial institution, and Allianz SE, the world's leading insurer and largest asset manager. Bajaj Allianz General Insurance provides a wide range of general insurance products, including motor insurance, home insurance, and health insurance, along with distinctive insurance offerings like coverage for pet

insurance, weddings, events, cybersecurity, and the film industry. The company commenced its operations in 2001 and has consistently expanded its reach to be in close proximity to its customers. Presently, it maintains a presence in nearly 1,500 towns and cities across India. Notably, Bajaj Allianz General Insurance holds the issuer rating of [ICRA]AAA from ICRA Limited, signifying the highest level of assurance regarding the punctual fulfilment of financial commitments.

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