PRESS RELEASE

Bajaj General Insurance Introduces *Fetal Flourish* – A Pioneering Fetal Health Insurance Offering priced at an affordable premium of INR 1025

- *Designed for in-utero interventions, high-risk pregnancies, and advanced fetal procedures*
- *Covers 16 specialised in-utero interventions*
- *Applicable for women aged 18–45 years*

Pune, 14, January: Bajaj General Insurance Limited (formerly known as Bajaj Allianz General Insurance Company Limited), one of India's leading private general insurers, today unveiled '***Fetal Flourish'***, a pioneering insurance rider crafted exclusively for fetal health. This unique solution extends financial support for advanced in-utero procedures and high-risk pregnancies, an area that has long remained outside the scope of conventional maternity insurance. The rider is offered along with their flagship products, "My Health Care Plan" and "Health Guard".

Fetal Flourish brings medical expertise and insurance design together to address a critical need in prenatal care. While maternity products traditionally focus on delivery and postnatal treatment, this rider centres on the protection of the unborn child during the most delicate phase, inside the womb.

Addressing a growing need in maternal and fetal care

As per reports, with about 17% of women in India giving birth after the age of 35, pregnancy-related complexities are increasing. At the same time, procedures such as amniocentesis, fetal reduction, fetoscopic laser surgery, and intrauterine transfusions have become essential for managing high-risk cases. Until now, families often bore the full cost of these interventions due to the absence of a dedicated insurance product.

Speaking about the launch, **Dr. Tapan Singhel, MD & CEO, Bajaj General Insurance**, said, *"Pregnancy is a deeply personal journey for every family, shaped by hope, anticipation, and the desire to do what is best for the child. When medical complexities arise, families face difficult decisions at a very early stage. Advances in fetal care have made it possible to intervene sooner, but the financial strain can add to an already challenging experience. With the Fetal Flourish rider, we have tried to ease this burden by supporting essential procedures, so parents can focus on treatment and outcomes rather than costs. This offering reflects our belief that care and protection should begin at the very earliest stage of life."*

Coverage highlights

- Up to INR 2 lakh sum insured per maternity event (first two events)
- Coverage available for two maternity events under the base Health Indemnity Policy
- Nine-month waiting period from policy inception
- Eligibility: women aged 18 to 45 years

List of 16 covered procedures:

Amniocentesis, Chorionic Villus Sampling, Percutaneous Umbilical Blood Sampling, Fetal Tissue Biopsy, Amnioinfusion, Amnio-reduction, Thoracoamniotic Shunt for Fetal Pleural Effusion, Fetoscopy, Fetoscopic Laser Surgery for TTTS, Fetal Reduction, Surgeries for Neural Tube Defects, Fetal Cystoscopic Surgery, FETO for Congenital Diaphragmatic Hernia, Amniotic Band Syndrome Surgery, Fetal Aortic Valvuloplasty, and Intrauterine Transfusion.

A step forward for India's maternal care ecosystem

Fetal Flourish brings a new dimension to prenatal care by integrating insurance with modern fetal treatment practices. It offers focused coverage for specialised in-utero procedures that are increasingly shaping clinical management of high-risk pregnancies. With this launch, Bajaj General Insurance strengthens its commitment to innovation and care, extending protection to one of the earliest and most sensitive stages of life.

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About Bajaj General Insurance Limited

Bajaj General Insurance Limited (formerly known as Bajaj Allianz General Insurance Company Limited) is one of India's leading, most trusted and dynamic private general insurance companies. It is a subsidiary of Bajaj Finserv Limited, India's leading and most diversified financial services group.

Bajaj General offers a broad portfolio of innovative and customer-focused insurance solutions, spanning motor, health, and home insurance, along with specialised products such as pet insurance, wedding insurance, event protection, cyber insurance, and rural insurance. From safeguarding your health and home to protecting your travels and life's most important moments, Bajaj General aims to be a constant partner in your journey. Bajaj General equally offers a comprehensive and a well-diversified range of products, including fire, marine, engineering, liability and surety insurance to corporates and SMEs. The company also participates in various government schemes with a focus on financial inclusion. The company is also known for its robust risk selection capabilities, digital adoption and product innovation.

Established in 2001, the company has grown its footprint to nearly 1,500 towns and cities across India, ensuring easy access and a close connection to its customers. This access is enabled through the largest distribution network, spanning across individual agents, point-of-sales personnel, banks, NBFCs, motor dealers, brokers and the company's proprietary sales force.

It holds an [ICRA]AAA rating from ICRA Limited, reflecting the highest level of confidence in its financial strength and stability. With a strong legacy, a forward-looking mindset, and an unwavering focus on its 'Customer-First'

philosophy, Bajaj General remains committed to protecting what matters most, empowering individuals, families, and businesses to live with confidence and peace of mind.

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