PRESS RELEASE

Bajaj Allianz Launches State-Wise Health Insurance Policies Tailored to Regional Needs

Pune, 19 June 2025: Bajaj Allianz General Insurance, one of India's leading private general insurers, has unveiled a pioneering initiative — the ***'State-wise Health Insurance Policy'***, a first-of-its-kind health insurance product thoughtfully tailored to address the distinct healthcare realities of each Indian state.

More than just another health plan, this product reflects the company's commitment to making quality healthcare truly accessible. Recognising that healthcare needs, treatment availability, and medical costs vary significantly across regions, these policies are customised to align with each state's unique healthcare ecosystem. By factoring in local hospital infrastructure, prevalent health concerns, and affordability levels, Bajaj Allianz has created coverage that goes beyond the traditional one-size-fits-all model, delivering protection that is as personalised as it is practical.

Designed with both affordability and accessibility at its core, the State-wise Health Insurance Policy offers comprehensive coverage with premiums customised to reflect each state's specific healthcare dynamics. Available in both individual and floater variants, it serves as an ideal solution for individuals and families alike. With flexible sum insured options ranging from INR 5 lakh to INR 20 lakh, the policy ensures that everyone, from young professionals to senior citizens, can find a coverage plan that aligns with their unique healthcare needs and financial priorities.

These health insurance plans offer extensive coverage, including inpatient hospitalisation, pre- and post-hospitalisation expenses, and day care procedures. They also cover **advanced treatments** such as robotic surgeries and stem cell therapy, ensuring policyholders receive access to **modern medical care.** The policy includes **organ donor expenses** as part of the base cover, alleviating the financial burden associated with life-saving transplants. With a **lifetime renewal** option, the policy guarantees continuous coverage without age restrictions, providing long-term security for individuals and families.

To further enhance protection, the plan offers a variety of optional add-ons. The **Unlimited Sum Insured Reinstatement** feature enables policyholders to restore their sum insured an unlimited number of times within a policy period after making a claim, providing additional security and uninterrupted financial support during medical emergencies. That's not it; the **Super Cumulative Bonus** rewards customers with up to **200% sum insured** for claim-free years, enhancing coverage year after year.

For those opting for cashless claims, the **Cashless Discount** reduces premiums, making the policy even more cost-effective. Additionally, the **Accidental Death Cover** provides financial security to families in the unfortunate event of a policyholder's accidental demise. Together, these features make the **state-wise health insurance policy** a comprehensive and customisable solution designed to meet the distinct healthcare needs of citizens across India. These customised product offerings have been rolled out across 25 states and 5 Union Territories, each designed to address the specific healthcare needs of its region. To truly resonate with people across regions, each policy carries a unique name inspired by the local language and cultural context of the state it represents. For example, in states where Hindi is the predominant language, the product is being called **"AapKe Liye".**

Speaking on the launch, **Dr. Tapan Singhel, MD & CEO, Bajaj Allianz General Insurance,** said, *"India's diversity is its greatest strength, and healthcare needs are no exception. With these **state-wise health insurance policies—Insurance made for you—we are redefining health insurance by tailoring it to each state's unique medical ecosystem**. From treatment costs to disease patterns, healthcare challenges vary across regions, and insurance must evolve to reflect this reality. By offering affordable, feature-rich coverage designed for every Indian, we are making health financial security accessible, relevant, and truly personal. We believe that healthcare security should not be a privilege but a right for every Indian, and this initiative is a step towards making that a reality."*

To make these policies even more accessible, Bajaj Allianz offers **special discounts** for family coverage, loyalty benefits, and direct online purchases. The policy also promotes a healthier lifestyle by offering a **wellness discount** at renewal. To qualify for a 5% discount, customers need to achieve 7,500 steps daily for at least 24 days each month over a minimum of 9 months. If they raise their daily goal to 10,000 steps, they become eligible for a 10% discount. This product also includes an innovative feature called the **Festive Bonus**. In the event of emergency hospitalisation due to acute illness or accidental injury during a festival week in a policyholder's state, policyholders receive an additional INR 1,000 per day of hospitalisation, up to 10 days in a policy year.

Customers can easily purchase these **state-wise policies** through Bajaj Allianz General Insurance's extensive network of branches, partner banks, agents, and digital platforms. It is also available online at https://www.bajajallianz.com/health-insurance-plans/aapke-liye.html or www.bajajallianz.com and via the Bajaj Allianz **'Caringly Yours'** mobile app. With the launch of this initiative, Bajaj Allianz is setting a new benchmark in health insurance by making coverage more personal, relevant, and beneficial for every region. By focusing on affordability, state-specific pricing, and comprehensive protection, Bajaj Allianz ensures that everyone in the country can secure the best healthcare coverage without financial strain.

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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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Annexure:

Sr. No	State	Product
1	J&K	Tuhund Khatir
2	Himachal Pradesh	AapKe Liye
3	Uttarakhand	AapKe Liye
4	Punjab	Tuhade Lai
5	Uttar Pradesh	AapKe Liye
6	Bihar	AapKe Liye
7	Jharkhand	AapKe Liye
8	West Bengal	Apnar Jonyo
9	Tripura	Apnar Jonyo
10	Mizoram	I tan
11	Assam	Aponar Babe
12	Nagaland	Opuni Karoni
13	Manipur	Adomgidamak
14	Sikkim	Tapainko Lagi
15	Arunachal Pradesh	AapKe Liye
16	Meghalaya	Na Ka bynta jong phi
17	Odisha	Apananka Pain
18	Chhattisgarh	AapKe Liye
19	Madhya Pradesh	AapKe Liye
20	Rajasthan	AapKe Liye
21	Kerala	Ningalkkayi
22	Tamilnadu	Ungalukkaga
23	Karnataka	Nimagagi
24	Telangana	Mee Kosam
25	Andhra Pradesh	Mee Kosam
26	Puducherry	Ungalukkaga
27	Andaman & Nicobar	AapKe Liye
28	Goa	Tujya Khatir
29	Lakshadweep	Ningalkkayi
30	Ladakh	Khyed kyi ched du