

Bajaj Allianz General Insurance Company Limited

Corporate Identity Number: U66010PN2000PLC015329. IRDA Registration No.113

Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune - 411 006

ACCIDENTAL HOSPITALISATION ALLOWANCE COVER
ADD ON COVER UNDER PRIVATE CAR PACKAGE POLICY – 3 YEARS
PROSPECTUS

➤ **Who can take the Add-on cover?**

In consideration of payment of additional premium, add on cover would be availed of by owners of Private Car who have insured their Car under Private Car Package Policy – 3 Years with us.

➤ **What is the Coverage?**

If You/ Your family members (named in the Schedule) are Hospitalized on advice of a Doctor because of an Accidental Bodily Injury sustained during the Policy Period while travelling in the Insured Vehicle, then We will pay:

1. the Daily Allowance for each continuous and completed period of 24 hours of Hospitalization necessitated solely by reason of the said Accidental Bodily Injury, or
2. two times the Daily Allowance for each continuous and completed period of 24 hours required to be spent by You/Your family members (named in the Schedule) in the Intensive Care Unit of a Hospital during any period of Hospitalization necessitated solely by reason of the said Accidental Bodily Injury for a maximum period of 7 days for each Hospitalization.

The maximum Daily Allowance under this Cover payable to You/Your family members (named in the Schedule) is as shown under Policy Schedule.

The maximum period for which the Daily Allowance would be paid to You/Your family members (named in the Policy Schedule) would not exceed the Benefit Period during any one Policy Year. This period would be inclusive of the period of stay in Intensive Care Unit of a Hospital during the Policy Year.

➤ **What are the Conditions specific to this add on cover**

- Claims made by You against Us under 'Accidental Hospitalization Allowance Cover' are subject to the conditions set forth under the Motor Insurance Policy

➤ **What are the Exclusions specific to this add on cover**

In addition to the exclusions mentioned under Motor Insurance Policy, We will not be liable to indemnify You for the following events:

1. Where the Own Damage Claim made by You against Us under the Motor Insurance Policy is not payable
2. Any injury/disablement/death directly or indirectly arising out of or contributed to any pre-existing condition
3. Any treatment not performed by a Doctor or any treatment of a purely experimental nature
4. Any and all variants of the condition commonly referred to as Cancer, except in case of invasive malignant melanoma
5. Any routine or prescribed medical check up or examination
6. Medical expenses relating to any Hospitalization for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Accidental Bodily Injury for which Hospitalization is required
7. Circumcision, cosmetic or aesthetic treatments of any description change of life surgery or treatment, plastic surgery (unless necessary for the treatment of Accidental Bodily Injury as a direct result of the insured event and performed within 6 months of the same)
8. Dental treatment or surgery of any kind unless necessitated by Accidental Bodily Injury
9. Convalescence, general debility, nervous or other breakdown, rest cure, congenital diseases or defect or anomaly, sterility, sterilization or infertility (diagnosis and treatment), any sanatoriums, spa or rest cures or long term care or hospitalization undertaken as a preventive or recuperative measure
10. Self afflicted injuries or conditions (attempted suicide), and/or the use or misuse of any drugs or alcohol
11. Any sexually transmitted diseases or any condition directly or indirectly caused to or associated with Human T-Cell Lymphotropic Virus type or any syndrome or condition of a similar kind commonly referred to as AIDS

12. Any diagnosis or treatment arising from or traceable to pregnancy (whether uterine or extra uterine), childbirth including caesarean section, medical termination of pregnancy and/or any treatment related to pre and post natal care of the mother or the new born
13. Hospitalization for the sole purpose of physiotherapy
14. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection military or usurped power of civil commotion or loot or pillage in connection herewith
15. 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
16. Any natural peril (including but not limited to avalanche, earthquake, volcanic eruptions or any kind of natural hazard)
17. Participation in any hazardous activity
18. Radioactive contamination
19. Non-allopathic treatment
20. 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

➤ **Premium:**

To get an estimate of the premium payable for your Private Car, kindly fill up Private Car Package Policy- 3 Years Proposal Form.

Based on the information furnished, we shall inform you of the premium amount to be paid.

➤ **Policy Period:**

Period of insurance of the add-on cover will be identical to the Policy Period of the base Private Car Package- 3 Years to which add on cover is attached.

The add-on cover would be available only at time of purchase of the Private Car Package Policy – 3 Years and cannot be incorporated in the middle of the Policy Period

➤ **Cancellation**

Cancellation conditions of the add-on cover will be identical to the base Motor Insurance Policy to which the add-on cover is attached.

➤ **Claims process:**

- a) Call Our Toll Free No. 1-800-209-5858
- b) Submit 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 (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.

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

Section 41 of Insurance Act, 1938

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.