

Symptoms of primary pulmonary hypertension include shortness of breath (dyspnea) especially during exercise, chest pain, and fainting episodes. The exact cause of primary pulmonary hypertension is unknown.

■ Advantages of Critical Illness cover

1. The benefit amount is payable once the disease is diagnosed meeting specific criteria and the insured survives 30 days after the diagnosis.
2. The insured receives the amount as lumpsum so that he can plan the treatment accordingly.
3. Expenses like donor expenses in a transplant surgery, which are not covered under normal health insurance policy, can be paid out of the amount received under this cover both in India & abroad.
4. Claims procedure : The insured needs to submit the claim form along with certificate from the specialist confirming occurrence of the critical illness.

■ Key Features

- The product is offered from 6 to 59 years.
- Medical examination may be required in some cases based on the age and the benefit amount opted by the proposer.
- Very competitive premium rates.
- Insured can opt for Sum Assured from 1,00,000 to Rs. 50,00,000.



Insured from mental anxiety and stress during difficult times



■ Annual Premium Rate

Sum insured	AGE (in years)						
	21 - 25	26 - 35	36 - 40	41 - 45	46 - 50	51 - 55	56 - 60
100000	200	300	550	800	1200	1750	3000
300000	600	900	1650	2400	3600	5250	9000
500000	1000	1500	2750	4000	6000	8750	15000
1000000	2000	3000	5500	8000	12000	17500	30000

■ Exclusions

1. Any critical illness for which care, treatment, or advice was recommended or which was first manifested or contracted before
2. Any critical illness diagnosed within the first 90 days
3. Death within 30 days following the diagnosis of the critical illness
4. Presence of HIV/AIDS infection
5. Treatment arising from or traceable to pregnancy or childbirth, including caesarean section, birth defects
6. War, invasion, act of foreign enemy, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution
7. 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
8. Consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain, business interruption etc The details furnished above do not constitute the entire terms and conditions.

For more details on the policy, please visit our office nearest to you. Our executives will be pleased to furnish further details.

■ Our Achievements:



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

We also offer following Insurance products:



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Call : 1-800-225858 (free calls from BSNL/MTNL lines only) or
1-800-1025858 (free calls from Bharti - mobile / landline)
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Bajaj Allianz General Insurance

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Insurance is the subject matter of solicitation. BI/AZ (Aug. 2006)



Critical Illness





Facing the problems of illness or accident

BAJAJ Allianz

■ **Bajaj Allianz**

Bajaj Allianz General Insurance Company is a dynamic partnership between two giants: Bajaj Auto Ltd. India's largest 2 & 3 wheeler giant and diversified into Auto Finance, Steel, etc. & Allianz AG, Germany the world's largest insurance company with 700 subsidiaries across 70 countries. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of the 110 year old Allianz AG, and in-depth market knowledge and good will of Bajaj Auto. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

■ **The Bajaj Allianz Advantage**

-  Global expertise
-  Premium paid is exempt under IT section 80D
-  Innovative packages to match individual needs
-  Quick disbursement of claims



All related expenses for treatment are covered



Critical Illness



Facing the problems of illness or accident.

A critical illness plan means you can insure yourself against the risk of serious illness in much the same way as you insure your car and your house. It will give you the same security of knowing that a guaranteed cash sum will be paid if the unexpected happens and you are diagnosed with a critical illness.

■ **Why life cover is no longer enough?**

There was a time when life cover was enough. Your main fear was probably of dying prematurely and leaving family to cope without a breadwinner. Many life-threatening illnesses such as heart attack, cancer can now be cured but still brings-in many problems. How valuable would those extra years be if you found you couldn't work?

Would your survival actually jeopardise your family's lifestyle? Would the family home have to be sold to cover mounting money problems? Would it seem easier on everyone else if you were not to survive? At least they would have the life insurance to help!

This is the reason why critical illness policies have been developed.

■ **Do you know how a serious illness or accident would affect you financially?**

Imagine being diagnosed with a life threatening illness. Your first priority is to survive. With the distress of hospital treatment and operations, would you really need to worry about the mortgage, the loan repayments etc. We hope not. On your first steps to recovery, would you need to move to a house or have your house adapted for a wheelchair? If the prognosis is not encouraging but you are still quiet strong, would you want to enjoy that precious time by fulfilling a dream to travel? Unfortunately none of these things would be possible without money.

The purpose of a critical illness plan is to let you put aside a small regular amount now, as an insurance against all this happening. The statistics

show that 1 in 10 people will speak for themselves and if you become a part of them at least you will be sure that lack of money won't add to your problems.

Bajaj Allianz, in its efforts to provide a customer centric solution is offering an insurance policy to cover to some of these critical illnesses.

■ **The policy pays the benefit in case the insured suffers from any of the following events –**

- 1) Cancer:**
A claim can be made if the assured is diagnosed as suffering from a malignant tumour, which has invaded surrounding tissue. A microscopic examination of the cells will be required to confirm the claim.
- 2) Coronary Artery Bypass Surgery:**
When coronary arteries become narrowed or blocked they cannot supply enough blood to the heart muscle. To correct this, coronary serious illness in much the same way as you insure your car and your house. It will give you the same security of knowing that a guaranteed connect the two sections of artery on either side of the blockage. You will be able to claim if you undergo this surgery for blockage of 2 or more coronary arteries.
- 3) First Heart Attack: (Myocardial Infarction)**
First Heart attack, also known as myocardial infarction, occurs when part of the heart muscle dies from lack of oxygenated blood. Chest pain is usually felt at the time of the attack, ECG (electrocardiogram) changes will confirm the diagnosis. A damaged heart will also, release enzymes into the bloodstream so, a blood test will show the heart attack is recent.
- 4) Kidney Failure:**
The kidneys act as filters and remove wastes from the blood. When the kidneys fail to do this, waste builds up in the blood and leads to severe

complications. Although it is possible to manage, with-one kidney, if both kidneys fail completely one will need long-term dialysis or a transplant.

5) Major Organ Transplant:
Sometimes a major internal organ is so seriously diseased or damaged the only effective treatment is replacement with a healthy one. Kidney transplants are covered under a separate section.

6) Multiple Sclerosis:
This is a progressive disease of the central nervous system where the protective covering (myelin) of the nerve fibers in the brain and spinal cord is destroyed. The severity of the disease and symptoms will depend on the areas of the brain or spinal cord affected. Periods of remission which may last many years between acute phases are characteristic of the disease.

7) Stroke:
A stroke is an incident, which affects the supply of blood to the brain causing permanent neurological damage such as paralysis or disturbance of speech or vision. Transient ischaemic attacks are excluded as they do not cause permanent damage and the symptoms do not last for more than few days.

8) Aorta Graft Surgery:
The aorta is the main artery that supplies oxygenated blood to all other parts of the body. Sometimes, part of the aorta becomes blocked or weak and may need replacing. You will be able to claim if you need surgery to remove and replace part or all of the aorta.

9) Paralysis:
Paralysis is usually caused by damage to the brain or spinal cord affecting the transmission of messages through the nervous system or by physical injury to the limbs in question.

10) Primary Pulmonary Arterial Hypertension:
Primary pulmonary hypertension a progressive disorder recommended or which was first manifested or contracted before characterized by high blood pressure (hypertension) of the main artery of the lungs (pulmonary artery). The pulmonary artery is the blood vessel that carries blood from the heart through the lungs.