



## ■ What would be my premium cost?

The insured can opt for a sum assured from Rs. 1 lac to Rs.10 lacs.

Sum insured	90 day-25 yrs	26-40 yrs	41-45 yrs	46-55 yrs
1,00,000	1,254	1,453	1,862	2,793
1,50,000	1,882	2,110	2,727	4,190
2,00,000	2,338	2,736	3,591	5,586
3,00,000	3,306	3,876	5,054	6,983
4,00,000	4,332	5,130	6,517	10,416
5,00,000	5,244	6,156	7,980	12,697
7,50,000	6,688	7,510	9,736	15,490
10,00,000	8,160	9,163	11,877	19,757

Service tax extra.

## Get yourself and your family covered by Health Guard today and sleep easy.

Cashless facility offered through network hospitals of Bajaj Allianz only. Cashless facility is subject to mandatory pre authorisation by Bajaj Allianz and subject to policy conditions.

\* The network of hospitals is subject to change without notice.

\* The company reserves the right to decline any proposal without citing any reason.

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



We have signed up with over 2300 hospitals across India. Given below are some of the network hospitals

- **Ahmedabad:** Krishna Heart Institute, Sterling Hospital
- **Aurangabad:** Kamalnayan Bajaj Hospital, MGM Medical Centre
- **Bangalore:** Manipal Hospital, Sagar Apollo Hospital, M.S. Ramaiah Hospital
- **Bhopal:** Ayushman Hospital
- **Bhubaneswar:** Kalinga Hospital Ltd.
- **Chennai:** Sri Ramachandra Medical Centre, Sankara Nethralaya, Dr. Agarwal's Eye Hospital Ltd.
- **Cochin:** Cochin Hospital, Ernakulam Medical Centre, Gautham Hospital
- **Coimbatore:** KG Hospital, PSG Hospitals
- **Guwahati:** Down Town Hospital Ltd.
- **Hyderabad:** Apollo Hospitals, Yashoda Super Speciality Hospital, Care Hospital
- **Indore:** CHL- Apollo Hospitals, Gokuldas Hospitals Ltd.
- **Jaipur:** Apex Hospitals (Pvt.) Ltd., Tongia Heart & General Hospital
- **Jalandhar:** Sacred Heart Hospital, Kapil Hospital
- **Jammu:** Acharya Shri Chander College of Medical Sciences & Hospital
- **Kanpur:** Regency Hospital Ltd.
- **Kolkata:** Apollo Gleneagles Hospitals, Bhagirathi Neotia Hospital
- **Lucknow:** Shekhar Hospital Pvt. Ltd.
- **Ludhiana:** Lifeline Superspeciality Hospital
- **Madurai:** Meenakshi Mission Hospital, Vadamalayan Hospitals
- **Goa:** Vrundavan Hospital, Kerkar Hospital
- **Mumbai:** Dr. Balabhai Nanavati Hospital, Asian Heart Institute, Jaslok Hospital, Dr. L H Hiranandani Hospital
- **Mysore:** Vikram Hospital & Heart Centre
- **Nasik:** Shri Samarth Super Speciality Hospital
- **New Delhi:** Max Hospital, Saroj Hospital & Heart Institute, St. Stephens' Hospital, Moolchand Hospital, Rajiv Gandhi Cancer Institute, Pushpawati Singhania Institute, Indraprastha Apollo Hospitals, Escorts Heart Institute
- **Patna:** Sahyog Hospital
- **Pune:** Deenanath Mangeshkar Hospital, Ruby Hall Clinic, Jehangir Hospital, Poona Hospital, Sancheti Institute
- **Raipur:** Modern Medical Institute
- **Rajkot:** Yash Hospital
- **Ranchi:** Abdur Razzaque Hospital
- **Trivandrum:** Kerala Institute of Medical Sciences
- **Vadodara:** Bhailal Amin General Hospital
- **Visakhapatnam:** Apollo Hospitals, Care Hospital



Call : **1-800-225858** (free calls from BSNL/MTNL lines only) or **1-800-1025858** (free calls from Bharti - mobile / landline) or **020-30305858**



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**Bajaj Allianz General Insurance**

[www.bajajallianz.co.in](http://www.bajajallianz.co.in)

# Health Guard

Complete health protection for you and your family

**BAJAJ | Allianz**

Insurance is the subject matter of solicitation ( BIAZ 13/02/08)



### ■ 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 SE, 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 SE, 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



HAT : In-house Claim Administration



Global expertise & local knowledge



Innovative packages to match individual needs



Quick disbursement of claims



In house administration of hospital reimbursement claim



## The Health Guard Policy in a nutshell

Covers emergency ambulance charges (up to Rs 1000)

Covers pre and post hospitalization expenses

Covers medical expenses (you & your family) during hospitalization



Provides cashless benefit

Provides cumulative bonus of 5% to your sum assured for every claims free year

### ■ How does the Health Guard policy benefit me?

In these times of rising medical costs, Bajaj Allianz's Health Guard Policy is the perfect Health protection for you and your family. It takes care of the expensive medical treatment incurred during hospitalization resulting from serious accident or illness. The policy covers pre and post hospitalization expenses and also ambulance charges in case of an emergency (subject to a limit of Rs. 1000/-)

### ■ What is the eligible age?

- Entry age for proposer is 18 yrs - 55 yrs. Policy can be renewed upto 70 yrs\*.
- Children from 3 months to 5 yrs are eligible if both the parents are insured with Bajaj Allianz.
- Children from 6 yrs to 18 yrs are eligible if one parent is insured with Bajaj Allianz

\* Conditions apply

### ■ Any restrictions on value of sum insured?

- Sum insured from Rs. 1 lac to Rs.10 lacs can be opted from 3 months to 55 yrs.
- No tests required for SI upto Rs.10 lacs and age upto 45 yrs (Subject to clean proposal form.)

### ■ What are the details of coverage the policy offers?

- With Health Guard, the member has access to cashless facility at various empanelled hospitals across India. (subject to exclusions and conditions)
- In case the member opts for hospitals besides the empanelled ones, the expenses incurred by him shall be reimbursed within 14 working days from submission of all documents
- Pre and post hospitalization expenses covers relevant medical expenses incurred 60 days prior to and 90 days after hospitalization

- 10% co-payment of the admissible claim to be paid by the member if treatment is taken in a hospital other than a network hospital. Waiver of the co-payment clause is available on payment of additional premium.
- Covers ambulance charges in an emergency subject to limit of Rs.1000/-
- 130 daycare procedures are covered subject to terms & conditions
- E-opinion rider cover inbuilt for sum insured of Rs. 5 lacs, Rs. 7.5 lacs and Rs. 10 lacs

### ■ What benefits do I get?

- Cumulative bonus of 5% to your sum assured for every claims free year
- Family discount of 10% is applicable
- Health Check up in designated Bajaj Allianz Diagnostic Centers or Reimbursement upto Rs. 1000/- at the end of continuous four claims free years.
- Income tax benefit on the premium paid as per section 80-D of the Income Tax Act

### ■ Any exclusions?

- All diseases/injuries existing at the time of proposing this insurance
- Any disease contracted during the first 30 days of commencement of the policy
- Certain diseases such as hernia, piles, cataract (liability restricted upto 10% of SI, max. upto Rs. 25,000), sinusitis shall be covered after a waiting period of 2 years
- Non Allopathic medicine
- Congenital diseases
- All expenses arising from AIDS and related diseases
- Cosmetic, aesthetic or related treatment
- Use of intoxicating drugs, alcohol
- Joint replacement surgery (other than due to accidents shall have a waiting period of four years)