

HEALTH GUARD

COVERS ALL MEDICAL EXPENSES ON

HOSPITALISATION

It is rightly said 'Health is Wealth'. We are all aware that health care costs are high and getting higher. At times, unfortunately we fall prey to unanticipated accidents & illness. Bajaj Allianz promises to stand by you during those difficult times of physical and mental stress. Our Health Guard policy takes care of your hospitalization expenses & also offers a wide coverage of pre & post hospitalization expenses. We are the first company to provide the higher coverage of SI 10 lacs.

Features

- The member has cashless facility at over 2400 hospitals across India
- The member can opt for hospitals besides the empanelled ones, in which 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.
- Cumulative bonus of 5 % is added to your sum assured for every claim free year.
- Family discount of 10 % is applicable.
- Covers ambulance charges in an emergency subject to limit of Rs. 1000 /-
- No tests required up to 45 years up to SI 10 lacs*
- 10% co- payment applicable if treatment taken in non-network hospitals. Waiver of co-payment is available on payment of additional premium
- Pre-existing diseases covered after 4 years continuous renewal with Bajaj Allianz

Benefits

- In house Health Administration Team for hospitalisation claims to lower turn around time
- Access to over 2400 hospitals all over India for cashless facility.
- No Sub-limits applicable on room rent and other expenses.
- Hassle-free claim settlement due to In-house claim administration.
- Income tax benefit on the premium paid as per section 80-D of Income Tax Act as per existing IT law.
- Health Check up for maximum amount of Rs. 1000 /- at the end of continuous four claim free years
- Family discount of 10% is applicable

Coverage

- 10 lacs coverage available from 3 months up to 55 years*
- Policy can be renewed up to 70 years*
- In built E-opinion cover for SI 5 lacs & above.

*conditions apply.