



Any Exclusions?

- All diseases/illnesses existing prior or at the time of proposing this insurance for a period of 2 years
- Any diseases contracted during the first 30 days of inception of the policy
- Certain diseases/conditions such as gastric / duodenal ulcers, Surgery of varicose veins/varicose ulcers etc. are covered after a waiting period of 1 year.
- Certain diseases/conditions such as cataracts(maximum Rs12,000), benign prostatic hypertrophy, hernia of all types, fistulae, hemorrhoids, fissure in ano, dysfunctional uterine bleeding, etc are covered after a waiting period of 2 years.
- Congenital disorders
- Non allopathic treatment
- Joint replacement surgeries other than due to accidents would have a waiting period of 4 years.
- All expenses arising out of AIDS and related diseases
- Cosmetic and Aesthetic treatments
- Use of intoxicating drugs or alcohol.

What would be my premium cost?

A- Rates Applicable for cities other than Metros				
Sum Insured	3M-25yrs	26-40yrs	41-45yrs	46-55 yrs
50000	638	684	878	1385
75000	821	924	1184	1879
100000	1003	1163	1490	2374

B-Rates Applicable For Metro cities (Delhi , Mumbai , Bangalore, Chennai & Kolkata)				
Sum Insured	3M-25yrs	26-40yrs	41-45yrs	46-55 yrs
50000	696	746	957	1510
75000	895	1007	1290	2049
100000	1093	1267	1624	2588

- Service tax extra

Disclaimer: The above information is indicative in nature and for more details on the coverage, terms and exclusions please get in touch with our nearest office

We also offer following Insurance policies:



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HEALTH GUARD



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Bajaj Allianz General Insurance

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Health EnSure

Ensuring you **THE MAXIMUM!**

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Hlth En_Bro 27-12-07

Insurance is the subject matter of solicitation

Bajaj Allianz

Bajaj Allianz General Insurance Company is a dynamic partnership between: Bajaj Auto Ltd. India's largest 2 & 3 wheeler manufacturer, 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 goodwill 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
-  Extensive understanding of local market
-  Innovative packages to match individual needs
-  Quick disbursement of claims



All related expenses for health are covered



Health EnSure To cover health risks

Life is a chain of events. Some of these are related directly or indirectly to our health or our family's health. We have to be prepared to face such eventualities as they come without knocking your door.

Bajaj Allianz India's premier general insurance company introduces Health EnSure Policy - a unique policy cover that ensures complete freedom from anxious moments of hospital bills.

How does the Health EnSure Policy benefit me ?

In the times of rising medical costs Bajaj Allianz's Health EnSure Policy is the perfect health protection for you and your family. It takes care of the medical treatment costs incurred during hospitalization due to serious accident or illness.

Special Features:

- No Medical tests
- Pre-existing Diseases are covered after 2 years continuous renewal with us

What is the eligible age?

- Age of entry 5 years to 55 years
- Children below 5 years (above 90 days) can be covered along with their parents
- Policy renewed upto age 75 years

What are the details of coverage the policy offers?

- With Health EnSure, the member has access to cashless facility in more than 2050 empanelled hospitals across the country subject to terms and exclusions.
- In case the member opts for hospitals other than the empanelled ones the expenses incurred would be reimbursed within 14 days from the date of submission of all documents.
- A flat benefit of 2% of admissible hospitalization expenses towards pre and post hospitalization medical expenses.
- The policy covers ambulance charges in case of emergency subject to a maximum of Rs 1000 per policy period.
- 126 day care procedures subject to terms and conditions.
- The medical expenses under Health EnSure are covered subject to the following limits

	Hospitalisation Benefits	Limits
1.(i)	Room, Boarding & Nursing Expenses as provided by the Hospital/ Nursing home including registration and service Charges.	Up to 1% of SI per day
(ii)	If admitted in Intensive Care Unit	Up to 2% of SI per day
	All admissible Claims under (i) & (ii) during the policy period	Up to 30% of SI per illness/injury
2.	Surgeon, Anesthetist, Medical practitioner, Consultants, Specialist Fees	Up to 30% of SI per illness/injury
3.	Emergency Ambulance charges up to Rs 1000/-, Anesthesia, Blood, Oxygen, operation Theatre Charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Artificial Limbs and any medical expenses incurred which is integral part of the operation	Up to 40% of SI per illness/injury

No cumulative bonus applicable under this policy

What additional benefits do I get?

- 5% family discount
- Health Check up at designated Bajaj Allianz Empanelled Diagnostic centre after every 4 claim free policy periods.
- Income Tax Benefit under Sec 80 D of the IT Act on the premiums paid for this policy.