

contracted during the break period will not be admissible under the policy.

- iii. For renewals received after completion of 30 days grace period, a fresh application of health insurance should be submitted to Us, it would be processed as per a new business proposal.
- iv. Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.
- v. We may cancel this insurance by giving You at least 15 days written notice, and if no claim has been made then We shall refund a pro-rata premium for the unexpired Policy Period. Under normal circumstances, policy will not be cancelled except for reasons of non-disclosure while proposing for insurance and /or lodging any fraudulent claim.

Period on Risk	% of Annual Premium Refunded
Upto 1 month	75%
Exceeding 1 month and upto 3 months	50%
Exceeding 3 months and upto 6 months	25%
Exceeding 6 months	Nil

#### Grace period:

In case of our own renewal a grace period of 30 days is permissible and the Policy will be considered as continuous for the purpose of One year waiting period / Four year waiting periods and Health Check-up benefit.

Any medical expenses incurred as a result of disease condition/ Accident contracted during the break period will not be admissible under the policy.

#### Portability Conditions

As per the Portability Guidelines issued by IRDA, If you are insured under any other health insurance policy of Non life insurer you can transfer to Silver Health policy with all your accrued benefits after due allowances for waiting periods and enjoy all the available benefits of Silver Health.

The pre-policy medical examination requirements and provisions for such cases shall remain similar to non-portable cases

#### Revision/ Modification of the policy:

There is a possibility of revision/ modification of terms, conditions, coverages and/or premiums of this product at any time in future, with appropriate approval from IRDA. In such an event of revision/modification of the product, intimation shall be set out to all the existing insured members at least 3 months prior to the date of such revision/modification comes into the effect

#### Withdrawal of Policy

There is possibility of withdrawal of this product at any time in future with appropriate approval from IRDA, as We reserve Our right to do so with a intimation of 3 months to all the existing insured members. In such an event of withdrawal of this product, at the time of Your seeking renewal of this Policy, You can choose, among Our available similar and closely similar Health insurance products. Upon Your so choosing Our new product, You will be charged the Premium as per Our Underwriting Policy for such chosen new product, as approved by IRDA.

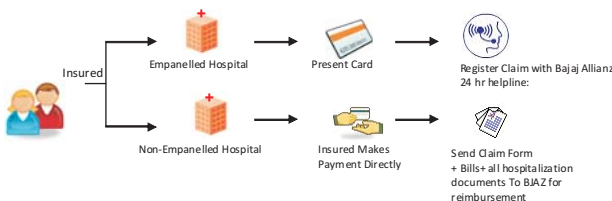
- Provided however, if You do not respond to Our intimation regarding the withdrawal of the product under which this Policy is issued, then this Policy shall be withdrawn and shall not be available to You for renewal on the renewal date and accordingly upon Your seeking renewal of this Policy, You shall have to take a Policy under available new products of Us subject to Your paying the Premium as per Our Underwriting Policy for such available new product chosen by You and also subject to Portability condition.

#### Annual Premium table:

\*All premium are exclusive of service tax

Sum insured	Age					Renewal Premium
	46-50 yrs	51-55 Yrs	56-60 yrs	61-65 yrs	66-70 yrs	
50000	1,995	2,495	3,824	4,780	7,170	8,963
100000	2,993	3,742	5,736	7,170	10,755	13,444
150000	3,741	4,677	7,170	8,963	13,444	16,805
200000	4,676	5,846	8,963	11,203	16,805	21,006
300000	5,845	7,308	11,203	14,004	21,006	26,257
400000	8,767	10,962	16,805	18,905	24,199	30,248
500000	10,959	13,155	21,006	23,632	29,039	36,298

#### What would be the process in case of a claim under my Silver Health policy?



#### We also offer following Insurance policies:

 HEALTH GUARD	 SILVER HEALTH	 HOSPITAL CASH DAILY ALLOWANCE	 CRITICAL ILLNESS
 PERSONAL GUARD	 HEALTH ENSURE	 TAX GAIN	 STAR PACKAGE
 HEALTH GUARD FAMILY FLOATER OPTION	 TRAVEL	 SANKAT MOCHAN	 EXTRA CARE

# Silver Health

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

- Cashless facility offered through network hospitals of Bajaj Allianz only.
- Cashless facility at 3300+ Network hospitals PAN India.
- Special discounts and offers through our value added providers.\*

To know more visit our website, Website: [www.bajajallianz.com](http://www.bajajallianz.com) or get in touch with Email: [wellness.HAT@bajajallianz.co.in](mailto:wellness.HAT@bajajallianz.co.in) ;24\*7 helpline number: 1800-103-2529 (toll free) / 020-30305858

Network Hospital & Value Added service Provider list is provisional & subject to change based on the review of the providers

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

#### Contact Details

Bajaj Allianz General Insurance Company Limited,  
G.E. Plaza, Airport Road, Yerawada, Pune - 411 006.  
Tel: (020) 6602 6666. Fax: (020) 6602 6667.  
[www.bajajallianz.com](http://www.bajajallianz.com)

#### For any queries please contact:

BSNL/MTNL (Toll Free)	Bharati Mobile & Landline (Toll Free)	Other (Chargeble)
1800 22 5858	1800 102 5858	<Prefix City Code> 3030 5858

Email: [info@bajajallianz.co.in](mailto:info@bajajallianz.co.in)

SH/ V002/ wef 1st Oct 2013  
Insurance is the subject matter of the solicitation

BJAZ-B-0102/11-Oct-13

Bajaj Allianz  
**Silver Health**  
Health Cover for Seniors



**BAJAJ | Allianz**

*Jiyo Befikar*

UIN: IRDA/NL-HLT/BAGI/P-H/VJ/145/13-14

**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 the 110 year old Allianz SE, and in depth market knowledge and good will of Bajaj brand in India. 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

**Individual health insurance for senior citizens**

Health care costs are high and getting higher. As the age of an individual increases the health care costs increase manifold and become a burden on the individual. The senior citizens have to pay out of their hard earned savings to meet the expenses. Bajaj Allianz's Silver Health Plan for senior citizens protects you and your spouse in case you need expensive medical care

This Policy offers you cashless benefit or reimbursement for hospitalisation expenses due to illness or accident.

**What coverage do I get?**

- The policy covers hospitalisation expenses
- Pre and Post hospitalisation expenses of an amount equivalent to 3% of admissible hospitalization expenses.
- Covers ambulance charges in an emergency subject to a limit of Rs 1000/- per claim.
- Pre-existing illnesses are covered from the second year of the policy.
- The Company's liability in case of any pre-existing illness from the second year of the policy would be restricted to 50% of the Sum Insured in a policy year.
- 130 daycare procedures are covered subject to terms & conditions

**What are the Sum Insured options under this policy?**

Sum Insured options:-

- Rs 50000
- Rs 100000
- Rs 150000
- Rs 200000

- Rs 300000
- Rs 400000
- Rs 500000

**What is the policy period?**

- This is an annual policy

**What is the entry age and renewal age under this policy?**

- **Entry Age:** from 46 yrs to 70 yrs.
- **Renewal Age:** Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or moral hazard.

**Who can be covered under the Policy?**

- The policy is offered on individual sum insured basis.
- Self, spouse can be covered under this policy.

**Do I need to undergo medical check up?**

- Pre - medical tests are mandatory for every proposal.
- The pre-policy check up would be arranged at our network diagnostic centres.
- 100% of the standard medical tests charges would be reimbursed, subject to acceptance of proposal and policy issuance.
- The validity of the test reports would be 30 days from date of medical examination.
- List of the tests to be conducted :  
Full Medical report, ECG, Complete Blood Count, Fasting Blood Sugar, HbA1c, Lipid Profile, Serum Creatinine, SGOT, SGPT, GGPT and Urine Routine,

**What benefits do I get?**

- Cumulative bonus of 10% of sum insured for every claim free year upto a maximum of 50% of sum insured. If a claim is made in any year where a cumulative increase has been applied, then the increased Limit of Indemnity in the policy period of the subsequent Silver Health Policy shall be reduced by 10%, save that the limit of indemnity applicable to Your first Silver Health Policy with Us shall be preserved.
- Free Health checkup in designated Bajaj Allianz Diagnostic centers at the end of continuous four claim-free years List of tests given for reference: physician consultation, laboratory tests for fasting blood glucose and complete blood count, serum cholesterol, urine routine, chest X-ray and ECG.
- Income tax benefit on the premium paid as per section 80 D of the Income Tax Act.

**Loading and Discounts:**

**Loading for waiver of co-payment in non network hospital**

- If You are hospitalised in a Hospital other than a Network Hospital, 20% co payment would be applicable.
- Waiver of the co-payment clause is available on payment of 15% loading on premium.

**Family Discount**

- Benefit of 5% Family Discount if two or more members are covered,.
- The Family discount will be offered for both new policies as well as for renewal policies

**What are the exclusions under the policy?**

We will not pay for claims arising out of or howsoever connected to the following:

- Benefits will not be available for any pre existing condition, ailment or injury, until 12 months of continuous coverage have elapsed, after the date of inception of the first Silver Health Policy
- For any one Pre-existing Illness covered under this Policy, after period of one Year, our liability will be restricted to 50% of the Limit of Indemnity.
- One years waiting period applicable for below diseases:

1. Surgery for gastric or duodenal ulcers,	11. Cataracts
2. Benign prostatic hypertrophy	12. Hernia of all types
3. Hydrocele	13. Fistulae
4. Haemorrhoids	14. Fissure in ano
5. Dysfunctional uterine bleeding	15. Fibromyoma
6. Endometriosis	16. Hysterectomy
7. Stones in the urinary and biliary systems	17. Surgery on skin/ internal tumours/cysts/nodules/polyps
8. Prolapse of genitourinary/intra abdominal organs	18. Treatment for benign tumors or malignant conditions or for organomegaly
9. Surgery on ears	19. Surgery on joints
10. Treatment for prolapsed intervertebral discs	

- 4 Years exclusion for joint replacement surgery unless necessitated by accidental Bodily Injury.
- 30 days waiting period is applicable from date of first policy inception for any illness/ disease except for Accidental Bodily Injury
- War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority and claims due to nuclear weapons and/or materials.
- Cosmetic or aesthetic treatments, Plastic surgery (unless necessary for the treatment of illness or accidental Bodily Injury)
- The cost of spectacles, contact lenses, hearing aids, crutches, artificial limbs, dentures, artificial teeth and all other external medical equipments or devices used at home as post hospitalisation care.
- Dental treatment or surgery of any kind unless requiring hospitalisation and as a result of accidental Bodily Injury to natural teeth
- Convalescence, general debility, rest cure, congenital diseases or

defects or anomalies

- Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol)
- Treatment arising from or traceable to pregnancy and childbirth and related complications. (Ectopic pregnancy is covered under the policy)
- Any treatment towards infertility, sub-fertility or assisted conception procedure or sterilization procedure.
- Human Immunodeficiency Virus or Variant/mutant viruses and AIDS, Venereal disease or any sexually transmitted disease.
- Hospitalisation primarily and specifically for diagnostic, X-ray or laboratory examinations and investigations.
- Vaccination or inoculation unless forming a part of post bite treatment
- Vitamins, tonics, nutritional supplements unless forming part of the treatment for injury or disease as certified by the attending Doctor
- Treatment for any other system other than modern medicine (also known as Allopathy), Experimental, unproven or non-standard treatment.
- Surgery to correct deviated septum and hypertrophied turbinates
- Expenses related to donor screening, treatment, including surgery to remove organs from a donor in the case of transplant surgery.
- Treatment for any mental illness or psychiatric illness.
- Weight management services and treatment related to weight reduction programmes including treatment of obesity.

**When can I Increase the Sum Insured?**

- Sum Insured enhancement can be done only at renewals.
- For enhancement of sum insured, fresh proposal form along with the renewal notice should be submitted.

**Special Conditions:**

- 20% of co-payment on the admissible claims to be paid by the member if treatment is taken in a hospital other than a network hospital. Waiver of co-payment available on payment of additional premium.
- Payment in respect of surgery for cataracts (after the expiry of 1 year waiting period ), shall be restricted to 10% of the Limit of Indemnity for each and every claim, subject to a minimum of Rs 12,000 and maximum of Rs 25,000/- and subject always to the Limit of Indemnity.

**Free Look Period**

- If you are not satisfied with policy coverage, terms and conditions, You have the option of canceling the policy within 15 days of receipt of the first year policy documents, provided there has been no claim.
- Free look period is not applicable for renewal policies

**Renewal & Cancellation**

- Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or moral hazard.
- In case of Our own renewal a grace period of 30 days is permissible and the Policy will be considered as continuous for the purpose of all waiting periods and Health Check-up benefit. Any medical expenses incurred as a result of disease condition/ Accident