

Bajaj Allianz
Surgical Protection Plan
 Because life is uncertain

Bajaj Allianz General Insurance Company Limited is a joint venture between Bajaj Finserv Limited (recently de-merged 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 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.

ABOUT SURGICAL PROTECTION PLAN

Surgical Benefit Cover, an integral component of Surgical Protection Plan, will provide you with a fixed benefit amount for specified surgeries and help you to take care of the expensive medical treatment in a hospital. In addition to the Surgical Benefit Cover, Surgical Protection Plan also offers you a host of other value added covers such as Hospital Cash Daily Allowance, Critical Illness and Personal Accident.

KEY FEATURES

- One of its kind policy, Provides you with a fixed benefit amount for specified surgeries and help you to take care of the expensive surgical treatment in a hospital.
- Comprehensive coverage for around 600 surgeries, with guaranteed benefit amount regardless of expenses incurred
- As You are aware of eligible benefit amount, plan your surgery accordingly, well in advance
- This policy can be opted in addition to the hospitalisation policy
- The only benefit plan with cashless facility in around 3600 network hospitals all over India
- Very competitive premium rates with comprehensive coverages like Hospital Cash Daily Allowance, Critical illness and Personal Accident Cover

A PLAN THAT COVERS YOU COMPLETELY

BASE POLICY COVER (MANDATORY)

Surgical Benefit Cover (With 11 plans)

- Comprehensive coverage for around 600 surgeries
- Total 11 Plans available with ₹1 Lac to ₹10 Lacs sum insured options
- Benefit amount from minimum ₹5000 to maximum ₹5 Lacs will be payable, as per grade of surgery and plan opted

ADD ON COVERS (OPTIONAL)

Hospital Cash Daily Allowance

- ₹1500/per day for each continuous 24 hrs hospitalisation
- Maximum period of 30 days during each policy period
- In case of admission in ICU, the benefit payable would be double i.e. ₹3000/Day, max for 15 days during each policy period

Critical Illness Cover

- Coverage for 15 critical illnesses
- Survival Period 30 days
- Coverage upto Benefit amount of ₹1 Lac

Personal Accident Cover

- Death – 100% of Sum Insured i.e ₹500000
- Permanent Total Disability - Highest compensation of 125% of Sum Insured i.e. ₹625000
- Permanent Partial Disability - As per the disability table
- Transportation benefit up to ₹5000
- Children Education benefit up to 2 children for ₹5000 each

Grade of the Surgery	List of Covered Surgeries
Grade 1 Supra-Major	Heart Bypass Surgery, Heart- Lung Transplant, Total Knee Replacement, Kidney Transplant, Chest Wall Resection, Liver Transplant etc.
Surgeries Grade 2 Major Surgeries	Back and Neck Surgery (Spinal Fusion), Plate and Screw Fixation of Arm Bones, Open Bladder Surgery, Lung Volume Reduction Surgery etc.
Grade 3 Sub- Major Surgeries	Anterior cruciate ligament surgery, Appendectomy (Removal of Appendix), Cataract Surgery, Liver Biopsy, Laryngoscopy, Open rotator cuff repair etc.
Grade 4 Day Care Procedures	Bronchoscopy, Circumcision, Dilatation and Curettage etc.
Grade 5 Minor Surgeries	Bone Marrow Biopsy, Carpal tunnel release Surgery, Cyst or abscess drainage etc.

SURGICAL BENEFIT COVER: BENEFIT AMOUNT CALCULATION

Grade of the Surgery	Plan 1 (₹)	Plan 2 (₹)	Plan 3 (₹)	Plan 4 (₹)	Plan 5 (₹)	Plan 6 (₹)	Plan 7 (₹)	Plan 8 (₹)	Plan 9 (₹)	Plan 10 (₹)	Plan 11 (₹)
Grade 1	50000	75000	100000	150000	200000	250000	300000	350000	400000	450000	500000
Grade 2	20000	30000	40000	60000	80000	100000	120000	140000	160000	180000	200000
Grade 3	15000	25000	35000	50000	70000	85000	100000	115000	135000	150000	170000
Grade 4	10000	15000	20000	35000	45000	60000	70000	85000	95000	110000	120000
Grade 5	5000	5000	5000	5000	5000	5000	10000	10000	10000	10000	10000
Sum Insured	100000	150000	200000	300000	400000	500000	600000	700000	800000	900000	1000000

SUM INSURED OPTIONS

- Individual Sum Insured Option
- Sum Insured options under Surgical Benefit cover is from ₹1Lac to ₹10 Lacs (As per plan opted)
- Hospital Cash Daily Allowance cover is ₹1500/ Day, ₹45000 per policy period
- Sum Insured under Critical Illness cover is ₹1 Lac
- Sum Insured under Personal Accident cover is ₹5 Lacs

ELIGIBILITY

- Entry Age for Proposer/Spouse/Parents: 18 to 65 Years
- Entry Age for Children: 3 months to 25 years
- Lifetime Renewal option
- Renewal Up to 35 Years for Dependent Children, 36 years and above can be covered under separate policy as proposer
- Proposer, Spouse, Dependent children and Dependent parents can be covered under single policy

PRE POLICY MEDICAL CHECK UP

AGE OF THE PERSON TO BE INSURED	SUM INSURED	MEDICAL EXAMINATION
Up to 45 years	All Sum Insured options	No Medical Tests* Subject to no adverse health conditions
46 years and above	All Sum Insured options	Medical Tests required as listed below: Full Medical Report, CBC, Urine R, ECG, Lipid profile, Fasting BSL, HbA1c, SGOT, SGPT, Sr Creatinine

* 100% Tests charges would be reimbursed in case of acceptance of proposal
 • Minimum 10% to maximum 50% loading on the standard premium rates would be applicable based on the parameters of the medical reports

ADDITIONAL BENEFITS

- Lifetime renewal option available
- 15 days Free Look period for new policies
- 30 days grace period for renewal, from policy expiry date
- Pre-existing conditions shall be covered after 4 continuous renewals
- In-house claims processing by Health Administration Team of Bajaj Allianz
- Claim processing based on photocopies of Hospitalisation documents
- Income Tax Benefit under Sec 80 D of the Income Tax

STANDARD EXCLUSIONS

Surgical Benefit Cover and Hospital Cash Daily Allowance Cover

- Abuse of intoxicant or hallucinogenic substance like drugs and alcohol
- War or act of war, nuclear, chemical or biological weapon and radiation of any kind
- Non-allopathic treatment
- Cosmetic or aesthetic treatments of any description, treatment or surgery for change of life/gender
- Intentional self-injury
- fertility, sub fertility, impotence, assisted conception operation or sterilization procedure
- Weight management services and treatment related to weight reduction programs

Critical Illness cover

- Any critical Illness which is pre existing
- Any Critical Illness diagnosed within the first 90 days of the date of commencement of the Policy
- Expenses arising from HIV or AIDS and related diseases

Personal Accident cover

- Through suicide, attempted suicide or self-inflicted injury
- Arising or resulting from You committing any breach of law with criminal intent
- Whilst engaging in hazardous Sports activities
- Consequential losses of any kind or Your actual or alleged legal liability

WAITING PERIODS



	90 days	2 year	4 year
Surgical Benefit Cover	✓	✓	✓
Hospital cash Daily Allowance	✓	✓	✓
Critical Illness	✓	✗	✗
Personal Accident Section	✗	✗	✗

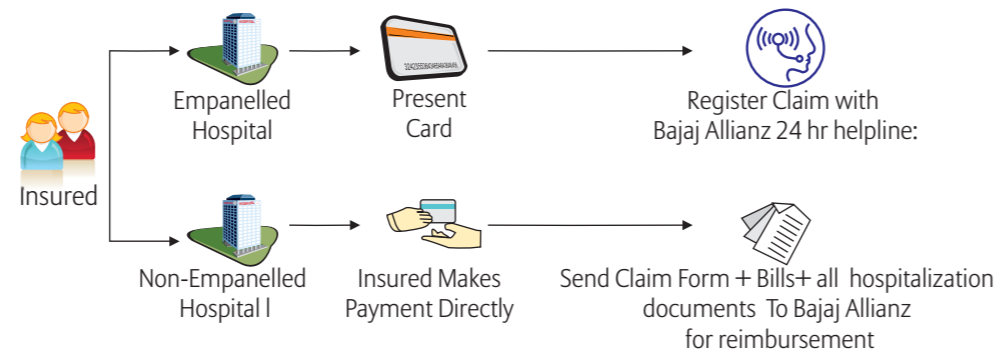
✗ - Not applicable | ✓ - Applicable

DISCOUNTS

Discounts	Surgical Protection plan policies purchased online		Surgical Protection plan policies through all other Marketing channels Except online policies		Group Surgical Protection plan policies	
	New Policy	Renewal	New Policy	Renewal	New Policy	Renewal
Good Health Discount	5%	NA	5%	NA	5%	NA
Family Discount	5%	5%	5%	5%	NA	NA
Online Policy Discount	10%	10%	NA	NA	NA	NA
Group Discount	NA	NA	NA	NA	5% to 30%*	5% to 30%*
Total Maximum Discount	20%	15%	10%	5%	35%	30%

- Good Health Discount: 5%** Good Health Discount can be availed if the below listed medical tests reports are referred to us, and if the reports are within normal parameters. Full Medical Report (Physician Check up), Abdominal-Pelvic ultra sonography, ophthalmic consultation, ECG, Chest X ray, and Fasting and Post Prandial Blood Sugar). Medical reports conducted 30 days prior to the date of proposal would be considered for discount (Good Health Discount can be availed up to age 45 yrs)
- Family Discount: 5%** discount will be applicable, If 2 or more family members are covered under a single policy
- Online Policy Discount: 10%** discount will be applicable, for online policies.
- Group Discount: Discount of 5% to 30%** will be applicable for Group policies based on the Size of the Group

HOW TO CLAIM?



Bajaj Allianz General Insurance Co. Ltd.
G.E. Plaza, Airport Road, Yerawada,
Pune - 411006. IRDA Reg No.: 113.



For Any Query (toll Free)
1800-209-0144
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SMS SPP TO 56070



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

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