

Pre-acceptance Underwriting Guidelines

Individual Proposal Form and Medical tests

Premium Rates

SI	Upto 25 Yrs	26-35	36-40	41-45	46-50	51-55
50000	250	375	688	1000	1500	2188
100000	375	563	1031	1500	2250	3281
150000	500	750	1375	2000	3000	4375
200000	625	938	1719	2500	3750	5469

Service Tax Extra

*Additional Inbuilt Benefits:

Children Education Bonus - Rs 25000/- payable if the claim is paid under Critical Illness Section

Loss of Job - Rs 25000/- payable if the claim is admissible under Critical Illness Section

Subject to terms & conditions as specified under the policy

Medical Tests Required

SI	21-25yr	26-35yr	36-40yr	41-45yr	46-50yrs	51-55yr
50000	nil	nil	nil	nil	nil	nil
100000	nil	nil	nil	nil	FMR,USG	FMR,USG
150000	nil	nil	nil	FMR,USG	FMR,USG,PAP	FMR,USG,PAP
200000	nil	nil	nil	FMR,USG	FMR,USG,PAP	FMR,USG,PAP

FMR - Full Medical Report as per Bajaj Allianz format

USG - Ultrasonography of Abdomen & Pelvis

PAP - PAP Smear Test

The full range of benefits available and the exclusions that apply under the policy is detailed in the policy document. A copy of the policy wording is available on request, and will be sent to you upon the acceptance of your proposal. If you have any questions, please contact us or your insurance advisor.

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

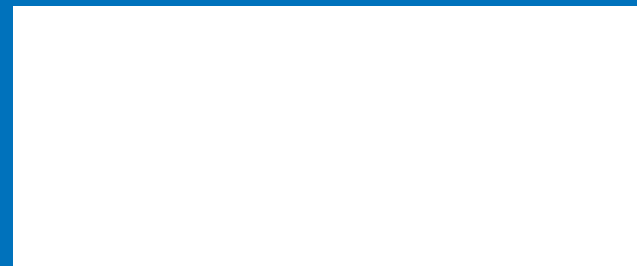
Contact Details

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Bajaj Allianz
**Women Specific
Critical Illness**

Protection against the
risk of serious illness



■ Bajaj Allianz

Bajaj Allianz is a joint venture between Bajaj Finserv 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 goodwill 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.

■ Women Specific Critical Illness

This is a women-specific Critical Illness Insurance scheme that provides you protection against the risk of serious illness, in much the same way that you insure your car or house. It gives you the security of knowing that a guaranteed cash sum will be paid in case you are diagnosed with a life-threatening illness. A serious critical illness or injury can now be cured, but could lead to increased financial problems for you and your family, through the mounting costs of hospitalization, compounded by loss of employment in some cases. Therefore, in order to counter this, we have designed this special cover, keeping in mind the critical illnesses and other attendant risks that are especially faced by women.

■ I) Critical Illness

Age Group: 21-yrs to 55 yrs.

Scope of Coverage:

a) Specific women specific Critical Illnesses as below (100% of Sum Insured)

- a) Breast Cancer
- b) Fallopian Tube Cancer
- c) Uterine/Cervical Cancer
- d) Ovarian Cancer
- e) Vaginal Cancer
- f) Paralysis
- g) Multitrauma
- h) Burns

B) Congenital Disability Benefit (50% of Sum insured)

An amount equal to 50% of the sum assured will be payable under the plan on the birth of the child with any one or more of the Congenital Disabilities listed below. This benefit will be available for first two children only and will not be available if the birth of the child

occurs after the proposer attains the age of 40 years.

1. Down's syndrome
2. Congenital cyanotic heart disease
3. Tracheo-esophageal fistula
4. Cleft palate with or without cleft lip
5. Spina bifida

Special condition: For a claim to be admissible under this section the member should also have conceived during the policy period.

Specific exclusions applicable to A) & B) –Any **Critical illness** under **(A) / Congenital Disability** under **(B)** diagnosed within the first 90 days of the date of the commencement of the Policy is excluded. This exclusion shall not apply to an Insured for whom coverage has been renewed by the Named Insured, without a break for subsequent years.

Please note: The company's liability under A) and B) together would be restricted to the sum insured.

Explanatory notes for above

a) Cancer : In case of IA (a) to (e) a claim can be made if the assured is diagnosed as suffering from a malignant tumor characterised by the uncontrollable growth and spread of malignant cells which has invaded surrounding tissues with destruction of normal tissues. A report of microscopic examination of the cells will be required to confirm the claim

Specific Exclusions (not exhaustive)

i) Specific Exclusions: Cancer of Breast

Tumours, which are histologically described as pre malignant and Ductal /Lobular carcinoma in situ of the breast. Benign conditions presenting as lumps of breast e.g. fibroadenoma, fibrocystic diseases of breast.

ii) Specific Exclusions Cancer of Cervix

Tumors showing the malignant changes of carcinoma in situ (including cervical dysplasia CIN-1, CIN-2, CIN- 3, and Squamous Intraepithelial Lesion (SIL)

iii) Specific Exclusions Cancer of Uterus

Fibroid, endometriosis, cystic lesions, Hyperplasia

iv) Specific Exclusions: Ovarian Cancer

Noncancerous (benign) ovarian masses include abscesses or infections, fibroids, cysts, polycystic ovaries, endometriosis-related masses, ectopic pregnancies

V) Specific Exclusions: Fallopian tube Cancer, Carcinoma in situ, inflammatory masses.

b) Multitrauma: An accidental resulting in severe life threatening injuries with multiple fractures involving long bones of upper or

lower limbs, vertebral column, head and / or injury to internal organs endangering insured's life due to traumatic / haemorrhagic shock. (Injuries to two or more sites on the body)

Specific Exclusions: Fracture at single site on the body, Injuries involving fractures of small bones of hand, feet, ribs even if multiple are excluded.

c) Burns: Burns involving 40% or more of the body surface area (as calculated on rule of 9 for each area of body affected)

d) Paralysis: The diagnosis and certification by a Consultant neurologist of the Insured's complete and permanent loss of use of both arms or both legs or one arm and one leg, through paralysis of grade 0-2/6 motor power caused by sickness, illness, disease or accidents, persisting for at least six months from the date of diagnosis.

■ II) Children Education Bonus

Rs. 25000 payable for future education of the children on diagnosis of the Critical Illness of the insured covered under the policy. For a claim to be admissible under this section the claim under Section I should be admissible.

■ III) Loss of Job

Rs. 25000/- In the event of the insured person losing her job within a period of 3 months of the date of diagnosis of any of the Critical Illness as covered in the policy, the policy will pay an amount of Rs. 25000/- towards loss of employment. For a claim to be admissible under this section the claim under **Section I** should be admissible. Loss of Job due to voluntary resignation from service is excluded.

■ Special Conditions

The benefit amount under this policy is payable once the disease is diagnosed meeting specific criteria and the insured survives 30 days after the diagnosis and in case of the congenital disability section the child survives 30 days after the diagnosis. The insured needs to submit the claim form along with certificate from the specialist confirming occurrence of the critical illness/congenital disability (in case of child) as covered under the policy.