

The salient features of Group Mediclaim Insurance Policy of M/s Bajaj Allianz General Insurance Company Limited are as follows:

Product Features	Description
Eligibility	Plan Basis – Individual & Floater
	Family Definition – Self, Spouse, up to 4 Dependent Children, Dependent Parents/Parents in Law (As Opted)
	Entry age for Self Insured Person, Spouse and Dependent Parents/Parents in law - 18 years to 69 years
	Entry age for dependent child - 91 days to 25 years
Sum Insured	1,2,3,4,5,6,7.5,10,12,15 Lakhs
Renewal Age Eligibility	Lifetime
Room Rent	1% of SI for Sum Insured less than 5 lakhs & Single Private AC room for sum insured Rs.5 Lakh & above. ICU coverage up to Base SI Limit.
Pre-Hospitalization	60 days
Post-Hospitalization	90 days
Day Care Procedures	Covered up to the Base Sum Insured (SI) as per list mentioned in the Policy Wordings
Domiciliary Hospitalization	Covered up to Base Sum Insured
Organ Donor Expenses	Covered up to Base Sum Insured
Road Ambulance	Maximum Upto INR 2000 per Hospitalization
AYUSH Benefit	Covered up to Base Sum Insured
Restore Benefit	Covered as per the policy
Cumulative Bonus	Cumulative Bonus 10% of Base Sum Insured for every claim free year maximum up to 100%
Hospital Daily Cash	Upto 5 lacs - INR 500 per day for maximum 30 days
	Above 5 lacs - INR 1000 per day for maximum 30 days
Preventive Health Check-up Benefit at the end of each year	SI
	Reimb.
Accidental Death	Coverage only for the primary insured member equal to inpatient sum insured.
Permanent Total Disablement	Coverage only for the primary insured member equal to inpatient sum insured.

Critical Illness Cover (if opted)	As per the Sum Insured for Critical Illness mentioned in Policy Wordings. This is an indemnity based cover.
Pre-existing diseases waiting period	36 months
Specific diseases waiting period	24 months
Initial waiting period	30 days
Double Sum Insured for Cancer of specified severity	Indemnity based
SUB LIMITS	
Ailment Grouping	Ailment Type
Bone & musculoskeletal	Total Knee Replacement (TKR) - Bilateral - 270000
	Any joint or ligament disorder, TKR - Unilateral - 135000
	Prolapsed, herniated, or extruded intervertebral disc (PIVD)/ Spinal Disorder - 140000
	Reduction of fractures (Excluding Road Accidents) - 100000
Corrective Surgeries	Cardiac Disorder (including PTCA & cost of stent), CABG For SI below 10 Lac - 200000. (No Limit Applicable for Open Heart Surgery) For SI 10 Lac and above - 300000. (No Limit Applicable for Open Heart Surgery)
	Cataract (including cost of lens) - per eye - 30000
	Deviated Nasal Septum, Balloon Sinuplasty/ Functional Endoscopic Sinus Surgery, Ear Related, Sinusitis, Tonsillitis - 60000
Organ removal - Minor Surgeries	Cholelithiasis/gall bladder surgery, Hernia, any type of Hysterectomy - 75000
	Surgery for renal stone/ Lithotripsy, Piles/Fistula/Anal Abscess/Fissure/Hydrocele - 60000
	Per Robotic surgery - 100000
Seasonal Ailments	Fever, Typhoid, not leading to other complication - 50000

RATE CHART

(RATES ARE INCLUSIVE OF BROKERAGE AND EXCLUSIVE OF GST)

Individual Plan - To cover Self, his/her spouse or child on Individual basis.										
Mumbai Metropolitan Region & Delhi National Capital Region										
Age Sl	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	12,00,000	15,00,000
18-35	3,243	4,506	5,869	6,215	6,905	8,517	9,463	11,637	12,803	14,130
36-45	5,288	7,345	9,569	10,132	11,258	13,885	15,428	18,972	20,866	23,015
46-50	6,480	9,001	11,726	12,416	13,796	17,016	18,906	23,250	25,608	28,204
51-55	7,476	10,385	13,529	14,325	15,916	19,630	21,811	26,823	29,529	32,510
56-60	7,753	10,769	14,030	14,855	16,506	20,357	22,619	27,816	30,623	33,714
61-65	12,546	17,428	22,705	24,040	26,711	32,943	36,603	45,015	49,557	54,559
66-70	15,574	21,634	28,185	29,843	33,158	40,894	45,438	55,879	61,520	67,728
above 70	15,574	21,634	28,185	29,843	33,158	40,894	45,438	55,879	61,520	67,728

Individual Plan - To cover Self, his/her spouse or child on Individual basis.										
Rest of India										
Age Sl	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	12,00,000	15,00,000
18-35	2,735	3,822	4,797	5,079	5,644	6,989	7,765	9,682	10,665	11,784
36-45	4,457	6,232	7,822	8,282	9,202	11,393	12,659	15,785	17,378	19,189
46-50	5,462	7,637	9,585	10,149	11,277	13,962	15,514	19,344	21,327	23,516
51-55	6,302	8,810	11,058	11,709	13,009	16,109	17,899	22,316	24,594	27,104
56-60	6,536	9,137	11,468	12,142	13,491	16,706	18,562	23,143	25,505	28,109
61-65	10,577	14,786	18,558	19,650	21,833	27,035	30,038	37,451	41,274	45,488
66-70	13,130	18,354	23,037	24,392	27,103	33,560	37,288	46,490	51,237	56,467
Above 70	13,130	18,354	23,037	24,392	27,103	33,560	37,288	46,490	51,237	56,467

Floater Plan										
*Family Plan – To cover Self, his/her spouse and upto 4 dependent children on family floater basis.										
Mumbai Metropolitan Region & Delhi National Capital Region										
Age Sl	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	12,00,000	15,00,000
18-35	9,488	11,523	12,805	13,558	15,065	18,392	20,435	24,599	26,984	29,689
36-45	15,472	18,791	20,882	22,110	24,567	29,993	33,325	40,115	43,987	48,394
46-50	17,633	21,416	23,799	25,199	27,998	34,182	37,980	45,718	50,215	55,154
51-55	17,786	22,283	24,762	26,218	29,131	35,564	39,516	47,568	52,238	57,367
56-60	18,384	23,032	25,594	27,099	30,110	36,760	40,844	49,167	53,994	59,295
61-65	30,126	37,743	41,941	44,408	49,343	60,239	66,932	80,570	88,481	97,168
66-70	34,946	43,781	48,651	51,513	57,236	69,876	77,640	93,460	1,02,885	1,12,713
Above 70	34,946	43,781	48,651	51,513	57,236	69,876	77,640	93,460	1,02,885	1,12,713

*Family Plan – To cover Self, his/her spouse and upto 4 dependent children on family floater basis.										
Rest of India										
Age Sl	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	12,00,000	15,00,000
18-35	8,037	9,802	10,973	11,619	12,910	15,826	17,584	21,274	23,347	25,697
36-45	13,106	15,984	17,894	18,947	21,052	25,807	28,675	34,692	38,056	41,886
46-50	14,937	18,217	20,394	21,593	23,992	29,412	32,680	39,538	43,445	47,737
51-55	15,066	18,954	21,219	22,467	24,963	30,602	34,003	41,138	45,193	49,651
56-60	15,572	19,592	21,932	23,222	25,802	31,631	35,145	42,520	46,712	51,320
61-65	25,518	32,105	35,941	38,055	42,283	51,834	57,594	69,679	76,549	84,099
66-70	29,601	37,241	41,690	44,143	49,047	60,126	66,807	80,826	89,010	97,553
above 70	29,601	37,241	41,690	44,143	49,047	60,126	66,807	80,826	89,010	97,553

Internal

Internal