

Sum Insured Options and Premium Rates

SI / Age	Self	Self + spouse	Self + Spouse +1 child	Self + Spouse + 2 children	Self + Spouse + 3 children	Self + Spouse + 4 children
200000						
0-25yrs	2338	3507	4092	4676	5261	5845
26-40yrs	3283	4925	5745	6566	7387	8208
41-45yrs	4309	6464	7541	8618	9695	10773
46-55yrs	6703	10055	11730	13406	15082	16758
56-60yrs	10260	15390	17955	20520	23085	25650
61-65yrs	11800	17700	20650	23600	26550	29500
300000						
0-25yrs	3306	4959	5786	6612	7439	8265
26-40yrs	4430	6645	7753	8860	9968	11075
41-45yrs	6065	9098	10614	12130	13646	15163
46-55yrs	8380	12570	14665	16760	18855	20950
56-60yrs	12826	19239	22446	25652	28859	32065
61-65yrs	14749	22124	25811	29498	33185	36873
400000						
0-25yrs	4332	6498	7581	8664	9747	10830
26-40yrs	5130	7695	8978	10260	11543	12825
41-45yrs	7820	11730	13685	15640	17595	19550
46-55yrs	12499	18749	21873	24998	28123	31248
56-60yrs	14999	22499	26248	29998	33748	37498
61-65yrs	17249	25874	30186	34498	38810	43123
500000						
0-25yrs	5244	7866	9177	10488	11799	13110
26-40yrs	6156	9234	10773	12312	13851	15390
41-45yrs	9576	14364	16758	19152	21546	23940
46-55yrs	15236	22854	26663	30472	34281	38090
56-60yrs	17879	26819	31288	35758	40228	44698
61-65yrs	20561	30842	35982	41122	46262	51403
750000						
0-25yrs	6688	10032	11704	13376	15048	16720
26-40yrs	8945	13418	15654	17890	20126	22363
41-45yrs	11683	17525	20445	23366	26287	29208
46-55yrs	18588	27882	32529	37176	41823	46470
1000000						
0-25yrs	8160	12240	14280	16320	18360	20400
26-40yrs	10913	16370	19098	21826	24554	27283
41-45yrs	14252	21378	24941	28504	32067	35630
46-55yrs	23708	35562	41489	47416	53343	59270

All Premium rates exclusive of Service tax Considering the medical inflation Bajaj Allianz reserves the right to review the premium rates and revise them by an amount not exceeding 12%

This policy has an option of voluntary deductible where discounts are as given below

Deductible Amount	Discount (%)
10,000	10.0%
15,000	15.0%
25,000	17.5%
50,000	20.0%
75,000	22.5%
100,000	25.0%
150,000	27.5%
200,000	30.0%
250,000	32.5%

Get yourself and your family covered by Family Floater Health Guard Policy today and sleep easy.

Cashless facility offered through network hospitals of Bajaj Allianz General Insurance Company Ltd Only.
Cashless facility is subject to mandatory pre authorisation by Bajaj Allianz and subject to policy conditions.
* The network of hospitals is subject to change without notice.
* The company reserves the right to decline any proposal without citing any reason.

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

We have signed up with over 2400 hospitals across India.
Given below are some of the network hospitals

· **Ahmedabad:** Krishna Heart Institute, Sterling Hospital · **Aurangabad:** Kamalnayan Bajaj Hospital, MGM Medical Centre · **Bangalore:** Manipal Hospital, Sagar Apollo Hospital, M.S. Ramaiah Hospital · **Bhopal:** Ayushman Hospital · **Bhubaneswar:** Kalinga Hospital Ltd. · **Chennai:** Sri Ramachandra Medical Centre, Sankara Nethralaya, Dr. Agarwal's Eye Hospital Ltd. · **Cochin:** Cochin Hospital, Ernakulam Medical Centre, Gautham Hospital · **Coimbatore:** KG Hospital, PSG Hospitals · **Guwahati:** Down Town Hospital Ltd. · **Hyderabad:** Apollo Hospitals, Yashoda Super Speciality Hospital, Care Hospital · **Indore:** CHL- Apollo Hospitals, Gokuldas Hospitals Ltd. · **Jaipur:** Apex Hospitals (Pvt.) Ltd., Tongia Heart & General Hospital · **Jalandhar:** Sacred Heart Hospital, Kapil Hospital · **Jammu:** Acharya Shri Chander College of Medical Sciences & Hospital · **Kanpur:** Regency Hospital Ltd. · **Kolkata:** Apollo Gleneagles Hospitals, Bhagirathi Neotia Hospital · **Lucknow:** Shekhar Hospital Pvt. Ltd. · **Ludhiana:** Lifeline Superspeciality Hospital · **Madurai:** Meenakshi Mission Hospital, Vadamalayan Hospitals · **Goa:** Vrundavan Hospital, Kerkar Hospital · **Mumbai:** Dr. Balabhai Nanavati Hospital, Asian Heart Institute, Jaslok Hospital, Dr. L H Hiranandani Hospital · **Mysore:** Vikram Hospital & Heart Centre · **Nasik:** Shri Samarth Super Speciality Hospital · **New Delhi:** Max Hospital, Saroj Hospital & Heart Institute, St. Stephens' Hospital, Moolchand Hospital, Rajiv Gandhi Cancer Institute, Pushpawati Singhania Institute, Indraprastha Apollo Hospitals, Escorts Heart Institute · **Patna:** Sahyog Hospital · **Pune:** Deenanath Mangeshkar Hospital, Ruby Hall Clinic, Jehangir Hospital, Poona Hospital, Sanchei Institute · **Raipur:** Modern Medical Institute · **Rajkot:** Yash Hospital · **Ranchi:** Abdur Razzaque Hospital · **Trivandrum:** Kerala Institute of Medical Sciences · **Vadodara:** Bhailal Amin General Hospital · **Visakhapatnam:** Apollo Hospitals, Care Hospital

Contact Details

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Family Floater Health Guard

Complete health protection for you and your family



Bajaj Allianz General Insurance Company Limited

Insurance is the subject matter of solicitation BIAZ-B-009/1-Aug-10

■ Bajaj Allianz

Bajaj Allianz General Insurance Company Limited 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 the 110 year old Allianz SE, and indepth 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



In house administration of hospital reimbursement claim



■ How does the Family Floater Health Guard Policy benefit me?

In these times of rising medical costs, Bajaj Allianz's Family Floater Health Guard Policy is the perfect Health protection for you and your family. It takes care of the expensive medical treatment incurred during hospitalization resulting from serious accident or illness. The policy covers pre and post hospitalization expenses and also ambulance charges in case of an emergency (subject to a limit of Rs. 1000/-)

The Family Floater Health Guard Policy in a nutshell

Covers emergency ambulance charges (up to Rs 1000)

Covers pre and post hospitalization expenses

Covers medical expenses (you & your family) during hospitalization



■ Provides cashless benefit

■ No sub-limits on room rent & hospitalisation expenses

■ Family Floater Plan covering all the family members under a single Sum Insured and a Single premium

■ What is the eligible age?

- Entry age for proposer is 18 yrs - 65 yrs. Policy can be renewed upto 80yrs*
- Children from 3 Months to 25 years can be covered under this policy
- * Conditions apply

■ Any restrictions on value of sum insured?

- Sum insured from Rs. 2 lacs to Rs.10 lacs can be opted from 3 months to 55 yrs
- Sum insured from Rs. 2 lacs to Rs 5 lacs can be opted from 56 yrs to 65 yrs
- No tests required for SI upto Rs.10 lacs and age upto 45 yrs (Subject to clean proposal form)

■ Is there any pre-policy check up for enrolling under Health Guard policy?

- No Medical tests upto 45 years, subject to clean proposal form.
- Medical tests (pre-policy check up) are mandatory for members 46 years and above.
- The pre-policy check up would be arranged at our empanelled diagnostic centres.
- 100% cost of pre-policy check up would be refunded if the proposal is accepted & policy is issued.

■ What are the details of coverage the policy offers?

- With Family Floater Health Guard, the member has access to cashless facility at various empanelled hospitals across India. (subject to exclusions and conditions)
- In case the member opts for hospitals besides the empanelled ones, the expenses incurred by him shall be reimbursed within 14 working days from submission of all documents
- Pre and post hospitalization expenses covers relevant medical expenses incurred 60 days prior to and 90 days after hospitalization
- 10% co-payment of the admissible claim to be paid by the member if treatment is taken in a hospital other than a network hospital

Waiver of the co-payment clause is available on payment of additional premium.

- Covers ambulance charges in an emergency subject to limit of Rs.1000/-
- 130 daycare procedures are covered subject to terms & conditions
- 20% Co-payment applicable for any insured person aged 56 yrs and above, being covered for the first time in the Health Guard policy.

■ What benefits do I get?

- Health Check up in designated Bajaj Allianz Diagnostic Centers or Reimbursement upto Rs. 1000/- at the end of continuous four claims free years. This benefit can be availed by only one member of the family
- Income tax benefit on the premium paid as per section 80-D of the Income Tax Act

■ Any exclusions?

- 4 years waiting periods applicable for Pre-existing diseases.
- All diseases/injuries existing at the time of proposing this insurance
- Any disease contracted during the first 30 days of commencement of the policy
- Certain diseases such as hernia, piles, cataract (liability restricted upto 10% of SI, max. upto Rs. 35,000), sinusitis shall be covered after a waiting period of 2 years
- Non Allopathic medicine
- Congenital diseases
- All expenses arising from AIDS and related diseases
- Cosmetic, aesthetic or related treatment
- Use of intoxicating drugs, alcohol
- Joint replacement surgery (other than due to accidents shall have a waiting period of four years)