

What would be my premium cost?

Premium - Annual*				
Sum insured	90 day-25 yrs	26-40 yrs	41-45 yrs	46-55 yrs
1,50,000	1,882	2,532	3,272	5,028
2,00,000	2,338	3,283	4,309	6,703
3,00,000	3,306	4,430	6,065	8,380
4,00,000	4,332	5,130	7,820	12,499
5,00,000	5,244	6,156	9,576	15,236
7,50,000	6,688	8,945	11,683	18,588
10,00,000	8,160	10,913	14,252	23,708

Premium - Annual*		
Sum Insured	56-60 yrs	61-65 yrs
1,50,000	7,696	8,849
2,00,000	10,260	11,800
3,00,000	12,826	14,749
4,00,000	14,999	17,249
5,00,000	17,879	20,561

*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%.

*Is there any option to have voluntary deductibles under the policy?

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 Health Guard 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 2300 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, Kerker Hospital · **Mumbai:** Dr. Balabhai Nanavati Hospital, Asian Heart Institute, Jaslok Hospital, Dr. L H Hiranandani Hospital · **Mysore:** Vikram Hospital & Heart Centre · **Nasik:** Shri Samartha 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, Sancheti 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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New & Improved



Health Guard

Complete health protection for you and your family

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 hospitalization reimbursement claim



How does the Health Guard policy benefit me?

In these times of rising medical costs, Bajaj Allianz's 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 Health Guard Policy in a nutshell

Covers emergency ambulance charges (up to Rs 1000)

Covers pre and post hospitalization expenses

Discount in premium if voluntary deductible is opted

Lasik surgery covered after 4 year renewals with us



Provides cashless benefit

130 daycare procedures are covered

Family discount of 10% is applicable

Income tax benefit

What is the eligible age?

- Entry age for proposer is 18 yrs - 65 yrs. Policy can be renewed upto 80 yrs.
- Children from 3 months to 5 yrs are eligible if both the parents are insured with Bajaj Allianz.

Any restrictions on value of sum insured?

- Sum insured from Rs. 1.5 lakhs to Rs.10 lakhs can be opted from 3 months to 55 yrs.
- Sum insured from Rs 1.5 lakhs to Rs 5 lakhs can be opted from 56 yrs to 65 yrs.
- No tests required for SI upto Rs.10 lakhs for 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 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.
- 20% Co-payment applicable for any insured person aged 56yrs and above, being covered for the first time in the Health Guard policy.
- For adverse claim ratio maximum 50% loading would be applicable for the insured member.
- Covers ambulance charges in an emergency subject to limit of Rs.1000/-
- 130 daycare procedures are covered subject to terms & conditions
- E-opinion rider cover inbuilt for sum insured of Rs. 5lacs, Rs. 7.5lacs and Rs. 10 lacs

What benefits do I get?

- Family discount of 10% is applicable
- Income tax benefit on the premium paid as per section 80-D of the Income Tax Act
- 5% Cumulative Bonus benefit for each claim free year, maximum up to 50%. CB would be passed for Sum Insured Rs 2,00,000/- and above continuously renewed with us

Any exclusions?

- 4 years waiting periods applicable for Pre-existing diseases
- Any disease contracted during the first 30 days of commencement of the policy
- Certain diseases such as hernia, piles, cataract, sinusitis shall be covered after a waiting period of 2 years
- Certain diseases such as joint replacement surgery, surgery for prolapsed inter vertebral disc (unless necessitated due to accident), Surgery to correct deviated nasal septum and hypertrophied turbinate, congenital internal diseases or anomalies and laser treatment for correction of eye sight due to refractive error will have a waiting period of 4 years.