

(South Indian Bank) Health Assist

Bajaj Allianz

Bajaj Allianz General Insurance Company Limited is a joint venture between Bajaj Finserv Limited (recently demerged 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 the 110 year old Allianz SE, and in-depth market knowledge and good will of Bajaj. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

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How does the Health Assist Policy benefit me ?

We understand the needs of people & so we are here to provide a perfect blend of cover of Health guard & Personal accident under this product. Thus Bajaj Allianz assists the family to cope up the financial stress during the bad times of life. The unwarranted financial losses are covered under cashless hospitalization under the Health Guard section while death, permanent total disability & Education Grant is also covered under this product.

What is the coverage under Health Assist policy?

Health Assist policy covers **Health guard, Personal Accident and Education Grant**. Health guard covers the hospitalization expenses, Personal Guard and Education grant are benefit covers where in the Sum Insured is paid in case of Death / Permanent total disability due to accident.

What is the eligible age?

- Entry age for proposer /spouse - 18 years to 65 years, renewable upto 80 yrs .
- Entry age for dependant children from 3 months - 25yrs

What are the details of coverage the policy offers ?

- Cover for Self, Spouse, 2 Dependant Children only.
- Health Guard and Personal Accident on Family Floater basis.
- Education Grant of Rs 2 lacs in case of death or permanent total disability of the proposer (self)
- 10% co-payment of the admissible claim to be paid by the member if treatment taken in a hospital other than a network hospital .This can be waived if 10 % additional loading is applied on Health premium .

Is there any pre-policy check up for enrolling under Health Assist 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. The validity of the test reports would be 30 days from date of medical examination.
- 50 % cost of pre-policy check up would be refunded if the proposal is accepted & policy is issued.

What benefits do I get?

- Under Personal Accident cover the highest compensation of 125% of the Sum Insured in case of Permanent Total disability .
- Under Personal Accident - we will make a one time payment of. Rs. 5000/- for a child or Rs. 10,000/- maximum for 2 children below the age of 19 as Children education benefit .
- Under Personal Accident – we will pay for transportation of remains as per the Sum Insured 's under the respective plans .
- Income Tax Benefit under Sec 80 D of the IT Act on the premium paid for Health guard section
- 130 day care procedures are covered subject to terms & conditions under Health guard.
- Under Health Guard cover Cashless facility available at 2400 hospitals across India
- Under health guard cover Pre & Post hospitalization period of 60days & 90days respectively given if claim admissible.
- Covers ambulance charges in case of emergency subject to the limit of Rs 1000/-
- Free Health check up after 4 claim free years upto Rs 1000 /- from our empanelled diagnostic centre for any one member .

Exclusions -

Health Guard

- All diseases / illnesses existing at the time of proposing this insurance will have a waiting period of 4 years.
- Any diseases contracted during the first 30 days of inception of the policy.
- Certain diseases/conditions such gastric/duodenal ulcers, Surgery of varicose veins / varicose ulcers, hydrocele, undescended testes, congenital internal diseases and surgery for any skin ailment, cataracts (minimum of Rs 12000 or 10% of the limit of indemnity or actuals whichever is lower), benign prostatic hypertrophy, hernia of all types, fistulas, hemorrhoids, fissure in ano, dysfunctional uterine bleeding, fibromyoma, endometriosis, hysterectomy, stones in the urinary and biliary systems, surgery on ears/ tonsils/ adenoids/ paranasal sinuses, Surgery on all internal or external tumors/ cysts/ nodules/ polyps of any kind including breast lumps are covered after a waiting period of 2 years.
- Congenital diseases.
- Non allopathic treatment.
- Joint replacement surgeries other than due to accidents would have a waiting period of 4 years.
- All expenses arising out of AIDS and related diseases.
- Cosmetic and Aesthetic treatments.
- Use of intoxicating drugs or alcohol.

Personal Accident & Education Grant

- death as a result of suicide, criminal intent, unlawful activity, etc.

- Participation in any naval, military or air force operations whether in the form of military exercises or actual war.

What are the Plans / premium rates for this policy?

Coverages	Personal Accident		Health Guard	Education Grant
	Death +PTD	Transportation of Remains		
Plan 1	200000	25000	100000	200000
Plan 2	500000	50000	100000	200000
Plan 3	1000000	100000	150000	200000

Plan 1									
	upto 25Yrs	26-40-Yrs	41-45Yrs	46-55 Yrs	56-60 Yrs	61-65Yrs	66-70 Yrs	71 - 75yrs	75-80yrs
Self	1700	2044	2534	3652	5430	6200	6790	8088	9645
self + Spouse	2490	3005	3742	5417	8085	9239	10124	12071	14408
2A + 1Child	2885	3486	4345	6300	9413	10759	11792	14063	16789
2A + 2Child	3280	3967	4949	7183	10740	12279	13459	16055	19170

Plan 2									
	upto 25Yrs	26-40-Yrs	41-45Yrs	46-55 Yrs	56-60 Yrs	61-65Yrs	66-70 Yrs	71 - 75yrs	75-80yrs
Self	1960	2304	2794	3912	5690	6460	7050	8348	9905
self + Spouse	2880	3395	4132	5807	8475	9629	10514	12461	14798
2A + 1Child	3340	3941	4800	6755	9868	11214	12247	14518	17244
2A + 2Child	3800	4487	5469	7703	11260	12799	13979	16575	19690

Plan 3									
	upto 25Yrs	26-40-Yrs	41-45Yrs	46-55 Yrs	56-60 Yrs	61-65Yrs	66-70 Yrs	71 - 75yrs	75-80yrs
Self	2882	3532	4272	6028	8696	9849	11176	13211	15654
self + Spouse	4263	5238	6349	8982	12983	14713	16704	19757	23420
2A + 1Child	4954	6091	7387	10459	15127	17145	19468	23030	27304
2A + 2Child	5644	6944	8425	11936	17271	19578	22232	26303	31187

Exclusive of service tax .

Health Premium plus applicable service tax eligible for 80 D Benefit .

HG	100000	upto 25Yrs	26-40- Yrs	41- 45Yrs	46-55 Yrs	56-60 Yrs	61- 65Yrs	66-70 Yrs	71 - 75yrs	75- 80yrs
	Self	1400	1744	2234	3352	5130	5900	6490	7788	9345
	self + Spouse	2100	2615	3352	5027	7695	8849	9734	11681	14018
	2A + 1Child	2450	3051	3910	5865	8978	10324	11357	13628	16354
	2A + 2Child	2800	3487	4469	6703	10260	11799	12979	15575	18690

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HG	150000	upto 25Yrs	26-40- Yrs	41- 45Yrs	46-55 Yrs	56-60 Yrs	61- 65Yrs	66-70 Yrs	71 - 75yrs	75- 80yrs
	Self	1882	2532	3272	5028	7696	8849	10176	12211	14654
	self + Spouse	2823	3798	4909	7542	11543	13273	15264	18317	21980
	2A + 1Child	3294	4431	5727	8799	13467	15485	17808	21370	25644
	2A + 2Child	3764	5064	6545	10056	15391	17698	20352	24423	29307

Exclusive of service tax .

Note : This product is specially designed for customers of South Indian Bank of India . In the event of this product being discontinued we will offer continuity for health insurance if the insured person opts for any health insurance policy with us (for a similar type of Health cover) provided there is no break in the coverage . The premiums applicable would be as per the product opted.

*Premium rates exclusive of service tax.

*Disclaimer: The above information is indicative in nature and for more details on the coverage, terms and exclusions please get in touch with our nearest office