

1. Waiting Periods:

- **Pre-existing Diseases:** Coverage for pre-existing diseases begins after 12 months of continuous coverage, and the waiting period resets if the sum insured is increased.
- **Specified Diseases/Procedures:** Coverage for certain listed conditions starts after 12 months, with exceptions for accidents. The longer waiting period applies if it overlaps with pre-existing conditions.
- **First 48 Months:** Certain surgeries, like joint replacement (unless due to an accident), are not covered in the first 48 months.
- **30-Day Waiting Period:** No coverage for illnesses treated within the first 30 days of the policy start date, except for accidents.

2. General Exclusions:

- **Dental Treatments:** Cosmetic dental treatments are excluded unless due to an accidental injury.
- **Inpatient Care:** No coverage for treatments not requiring 24/7 medical supervision.
- **War and Civil Unrest:** No coverage for treatments arising from war, rebellion, or similar situations.
- **Diagnostics and Evaluation:** Hospital admissions primarily for diagnostics are excluded.
- **Rest Cure:** No coverage for admissions solely for bed rest or rehabilitation.
- **Obesity/Weight Control:** Only specific conditions related to obesity surgery are covered.
- **Change-of-Gender Treatments:** Excluded from coverage.
- **Cosmetic/Plastic Surgery:** Excluded unless required due to accident, burn, or cancer.
- **Hazardous Sports:** No coverage for injuries from participation in dangerous sports.
- **Breach of Law:** No coverage if the treatment is linked to illegal activities.
- **Excluded Providers:** Treatment from certain excluded providers isn't covered.
- **Alcohol/Drug Abuse:** Excluded from coverage.
- **Health Hydros/Nature Cure Clinics:** Treatments at such facilities are excluded.
- **Dietary Supplements:** Excluded unless prescribed during hospitalization.
- **Refractive Error:** Treatment for vision correction under 7.5 dioptries is excluded.

- **Unproven Treatments:** Treatments without significant medical evidence are excluded.
- **Sterility and Infertility:** Costs related to infertility treatments are excluded.
- **Maternity:** Expenses related to childbirth, miscarriage (unless due to an accident), and medical termination of pregnancy are excluded.
- **External Devices:** Costs for spectacles, hearing aids, and other external medical equipment used at home are excluded.
- **Congenital Diseases:** External congenital diseases, growth hormone therapy, and certain stem cell treatments are excluded.
- **Self-injury:** Intentional self-harm is excluded.
- **Vaccinations:** Generally excluded unless part of post-bite treatment.
- **Circumcision:** Excluded unless required for medical treatment.
- **Non-medical Items:** Specific non-medical items listed in Annexure II are excluded.
- **Treatment Abroad:** Treatments outside India are not covered.

1. Medical Expenses:

- **Hospitalization Expenses:** Covers costs for inpatient treatment, including accommodation, boarding (including diet as provided by the hospital), nursing care, attention by medically qualified staff, medically necessary procedures, and medical consumables.
- **Pre and Post Hospitalization Expenses:** Covers 3% of the hospitalization expenses for any pre-hospitalization and post-hospitalization costs.

2. Ambulance Expenses:

- If a claim under Medical Expenses is accepted, the policy also covers ambulance costs up to ₹1,000 per claim for transportation to or between hospitals.

3. Medical Check-up:

- After every 4 years of continuous coverage without a claim, you can avail of a free medical check-up at a Bajaj Allianz Diagnostic Centre. The check-up includes:
 - Physician consultation
 - Laboratory tests: Fasting blood glucose, complete blood count, serum cholesterol, urine routine
 - Chest X-ray
 - ECG
- **Note:** This benefit does not reduce the base sum insured.

4. Modern Treatment Methods and Technological Advancements:

- Coverage for modern treatments and advanced technologies is capped at 50% of the Sum Insured or a maximum of ₹5 Lakhs, whichever is lower. The treatments covered include:
 - Uterine Artery Embolization and HIFU
 - Balloon Sinuplasty
 - Deep Brain Stimulation
 - Oral Chemotherapy
 - Immunotherapy (Monoclonal Antibody given as injection)
 - Intravitreal Injections
 - Robotic Surgeries
 - Stereotactic Radiosurgeries
 - Bronchial Thermoplasty
 - Vaporization of the Prostate (Green laser or Holmium laser treatment)
 - Intra Operative Neuro Monitoring (IONM)
 - Stem Cell Therapy (Hematopoietic stem cells for bone marrow transplant for hematological conditions)