

Insurer: BAJAJ ALLIANZ

Policy: Health Guard Silver Plan

Optional Benefits:

**Cumulative Bonus:**

- 10% increase in Sum Insured per annum without claims, up to 100% of base Sum Insured.

**Premium Payment in Instalments:** Grace Period, accrued continuity benefit, and policy renewal conditions.

**Discounts:**

- **Family Discount:** 10% for 2 family members, 15% for more than 2.
- **Employee Discount:** 20% for Bajaj Allianz & group employees.
- **Online/Direct Business Discount:** 5% for policies underwritten through direct/online channels.
- **Co-pay Discount:** 10% or 20% for voluntary co-payment.