

# Bajaj Health Secure Policy

Policy Number: BHSP-2025-001

Effective Date: 01-July-2025

Clauses:

## 1. Coverage Eligibility:

- The insured must be between 18 and 65 years of age.
- Dependent children are covered from 1 year to 25 years.

## 2. Waiting Period:

- Treatments for pre-existing conditions are covered only after a 12-month waiting period from the policy start date.

## 3. Surgery Coverage:

- Elective surgeries are covered only if the policy has been active for at least 3 months.
- Emergency surgeries are covered immediately after policy issuance.

## 4. Coverage Amount:

- The maximum claim amount per surgery is Rs. 50,000.

## 5. Exclusions:

- Cosmetic surgeries and non-medically necessary treatments are not covered.
- Any claims arising from self-inflicted injuries or illegal activities are excluded.

6. Hospital Network:

- Only surgeries performed in network hospitals (Pune, Mumbai, Delhi) are eligible for cashless benefits.

7. Claim Procedure:

- The insured must submit claim documents within 30 days of the treatment date.