

BAJAJ GENERAL

GLOBAL PERSONAL GUARD

POLICY (INDIVIDUAL)

ONE POLICY, A WORLD OF PROTECTION



- **INTRODUCTION**
Life being uncertain takes you through many twists and turns. Accidents can happen to anyone anywhere and moreover accidental death or injury of a breadwinner can create serious financial problems for the family and you may not be prepared for it. To take care of such situations Bajaj General Insurance Limited brings to you a "Global Personal Guard Policy" that protects your from all hardships of life .

- **WHAT ARE THE COVERS AVAILABLE UNDER THE POLICY?**

There are two sections under the policy, base cover & optional cover.

There are three sections in the Base Covers and You will have to mandatorily opt for any one of the three sections for all the members covered under the policy. However more than one section or all the three sections can also be opted.

The sections under base cover are as under:

- a. **BASE COVER:**

Section I: Death

Section II: Permanent Total Disability

Section III: Permanent Partial Disability

- b. **OPTIONAL COVERS:**

There are 12 optional covers and You may opt for any or all the following Optional Covers on payment of additional premium.

Optional Cover I: Accidental Hospitalization Expenses

Optional Cover II: Adventure Sports Benefit

Optional Cover III: Air Ambulance Cover

Optional Cover IV: Children Education Benefit

Optional Cover V: Coma Due to Accidental Bodily Injury

Optional Cover VI: EMI Payment Cover

Optional Cover VII: Fracture Care

Optional Cover VIII: Hospital Cash Benefit

Optional Cover IX: Loan Protector Cover

Optional Cover X: Loss of Income due to Disability from Accident

Optional Cover XI: Road Ambulance Cover

Optional Cover XII: Travel Expenses Benefit

- **SCOPE OF COVER**

- **BASE COVERS:**

- **SECTION I: DEATH**

If during the Policy Period, the Insured Person sustains Accidental Bodily Injury which directly and independently of all other causes results in Death of the insured person within twelve (12) months from the Date of accident, then the Company agrees to pay the Sum Insured stated in the respective section of the Policy Schedule to assignee, as the case may be, (as per the Proposal Form read with the provisions of Section 38 Insurance Amendment Act 2015) and in the absence of an assignee to the Insured Person's Nominee or legal representative, provided however in case the assignment is partial assignment/conditional assignment, then the payment of Sum Insured upon Death of the Insured shall depend upon and subject to terms and conditions of such partial assignment/conditional assignment.

Additional Benefits:

If the claim under Section I: Death is accepted for you, then we will pay for the following additional expenses over and above the base sum insured:

- a. **Transportation of mortal remains**

We will make an additional payment of 1% of the Sum Insured as specified under Section I – Death of the policy schedule as a lump sum benefit amount towards the expenses of transporting the body remains of the insured person from the place of death to a hospital,

cremation ground or burial ground or to the insured person's residence.

b. Funeral Expenses

We will make an additional payment of 1% of the Sum Insured as specified under Section I - Death of the policy schedule as a lump sum benefit amount towards Funeral Expense of the deceased Insured Person.

The claim amount shall be paid to your nominee or legal representative.

Extensions:

a. Disappearance

In the event of the disappearance of the Insured Person, following a forced landing, stranding, sinking or wrecking of a conveyance in which such Insured Person was known to have been travelling as an occupant, it shall be deemed after twelve (12) months, that such Insured Person shall have died as the result of an Accident. If at any time, after the payment of the Accidental death benefit, it is discovered that the Insured Person is still alive, all payments shall be reimbursed in full to the Company.

• SECTION II: PERMANENT TOTAL DISABILITY

If you sustain Accidental Bodily Injury during the Policy Period which directly and independently of all other causes results in permanent total disability within twelve (12) months from the Date of accident, then we agree to pay the Sum Insured as specified under the Section II – Permanent Total Disability of the policy schedule.

For the purpose of this cover, Permanent Total Disability shall mean either of the following:

- i. Loss of the sight of both eyes
- ii. Physical separation of or the loss of ability to use both hands or both feet
- iii. Physical separation of or the loss of ability to use one hand and one foot
- iv. Loss of sight of one eye and the physical separation of or the loss of ability to use either one hand or one foot

Additional Benefits:

If claim under Section II: Permanent Total Disability of the insured person is accepted, then we will pay the following additional benefit:

a. Lifestyle Modification Benefit:

We will make an additional payment of 2% of the Sum Insured as specified under Section II: Permanent Total Disability of the policy schedule as a lump sum benefit amount towards lifestyle modifications such as modification of place of residence and / or modification of the vehicle for the insured person.

Note: The additional benefits payable under Section I and II of the base cover is over and above the sum insured opted.

• SECTION III: PERMANENT PARTIAL DISABILITY

If you sustain Accidental Bodily Injury during the Policy Period which directly and independently of all other causes results in Permanent Partial Disability within twelve (12) months from the Date of accident, then we agree to pay the percentage shown in the table below applied to the Sum Insured as specified under Section III -Permanent Partial Disability of the policy schedule

Permanent Partial Disability	% of Sum Insured	Permanent Partial Disability	% of Sum Insured
Hearing of both ears	75%	A foot at the ankle	40%
An arm at the shoulder joint	70%	Hearing of one ear	30%
A leg above mid-thigh	70%	A thumb	20%
An arm above the elbow joint	65%	An index finger	10%

An arm beneath the elbow joint	60%	Sense of smell	10%
A leg up to mid-thigh	60%	Sense of taste	5%
A hand at the wrist	55%	Any other finger	5%
A leg up to beneath the knee	50%	A large toe	5%
An eye	50%	Any other toe	2%
A leg up to mid-calf	45%		

If the Permanent Partial Disability is not listed in the table, then the disability percentage certified by the Government Civil Surgeon would be considered for claim process. We will pay the percentage shown in the certificate, applied to the Permanent Partial Disability Sum Insured.

If more than one Permanent Partial Disability loss has resulted due to accidental Injury, the claim amount payable for all such losses put together should not exceed the total Sum Insured as opted by the Insured under this section.

- **OPTIONAL COVERS:**

(Note: Below Optional Covers can be opted on payment of additional premium.)

- **OPTIONAL COVER I: ACCIDENTAL HOSPITALIZATION EXPENSES**

The Global Personal Guard Policy is extended to cover you, if you are Hospitalized for a minimum period of 24 hours on the advice of a Doctor/ Medical Practitioner because of Accidental Bodily Injury sustained during the Policy Period, then we will pay the In-patient Treatment - Medical Expenses for the below listed items up to the Sum Insured as specified in the policy schedule, subject otherwise to all other terms, conditions and exclusions of the Policy.

- Room rent, boarding expenses
- Nursing
- Intensive care unit
- Consultation fees
- Anesthesia, blood, oxygen, operation theatre charges, surgical appliances
- Medicines, drugs and consumables,
- Diagnostic procedures,
- The Cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure.
- Physiotherapy expenses as recommended by the treating Doctor

Day Care Procedure Coverage:

Waiver of 24hours hospitalization would be considered under Accidental Hospitalization Expenses for the surgeries/procedures due to technological advancement provided such procedures comply with the standard definition of Day Care Centre and Day Care treatment mentioned in the Policy definitions. The Pre and Post Hospitalisation expenses payable under day care procedure shall include expenses incurred on Physiotherapy also.

If the claim under Accidental Hospitalization Expenses (including day care procedure) due to your Accident is accepted, then we will also pay below expenses:

- i. **Pre Hospitalization**

If we have accepted an inpatient Hospitalization claim under Accidental Hospitalization Expenses then we will also reimburse the Medical Expenses incurred during the 60 days immediately before you were hospitalized for Accidental Bodily Injury, provided that such Medical Expenses were incurred for the same injury for which subsequent Hospitalization was required.

- ii. **Post-Hospitalization**

If we have accepted an inpatient Hospitalization claim under Accidental Hospitalization

Expenses then we will also reimburse the Medical Expenses incurred during the 90 days immediately after you were discharged post Hospitalization provided that, such costs are incurred in respect of the same injury for which the earlier Hospitalization was required.

Specific Exclusion Applicable to Accidental Hospitalization Cover:

1. Any Hospitalization for an existing disability from a previous Accident which has occurred prior to the first inception of this Policy.
2. Any stay in Hospital for an Injury due to Accident without undertaking any treatment.
3. Any Hospitalization for Accidental Injury aggravated by an existing disability or pre-existing illness / condition / injury.
4. Any Hospitalization due to an Accidental Injury where the treatment is undertaken by a family member and self medication or any treatment that is not scientifically recognized.
5. Vaccination and inoculation of any kind unless forming part of treatment for Injury due to an Accident as prescribed by the Medical Practitioner.
6. Vitamins and tonics unless forming part of treatment for Injury due to an Accident as prescribed by the Medical Practitioner.
7. Aesthetic treatment, cosmetic surgery and plastic surgery unless necessitated due to Accident or as a part of any Injury.
8. Treatment taken from persons not registered as Medical Practitioners under respective Medical Councils..
9. Any other medical or surgical treatment except as may be necessary solely as a result Injury.
10. Any treatment taken outside India.
11. Whilst engaged in adventure sports, unless specifically covered under the base policy.
12. Dental treatment or surgery of any kind unless as a result of Accidental Bodily Injury to natural teeth and also requiring hospitalization.
13. Experimental, unproven or non-standard treatment.

• **OPTIONAL COVER II: ADVENTURE SPORTS BENEFIT**

Coverage under this section is extended subject to Death and / or Permanent Total Disability is opted under base cover

Global Personal Guard Policy excludes Death or Permanent Total Disability caused by accidental bodily injury whilst engaged in Adventure sports (Please refer General Exclusion no 4, 7 and 8 under General Exclusions). However, on payment of additional premium, you can opt for the Adventure Sports Benefit optional cover which shall provide you with a benefit amount in case of Death or Permanent Total Disability caused by accidental bodily injury whilst engaged in adventure sports in a non-professional capacity and under the supervision of a trained professional.

For availing the cover, you should have opted for Section I Death and/or Section II Permanent Total Disability sections under the base covers. You can extend this optional cover to Section I Death or Section II Permanent Total Disability or under both the sections.

However, the Sum Insured for this cover shall be limited to 25%, 50% and 100% of the Sum Insured of Section I: Death or Section II Permanent Total Disability subject to a maximum of ` 1 crore. You will have to exercise your option of the Sum Insured and the base covers to which the Adventure Sports Benefit optional cover shall be extended at the inception of the policy

It may be clarified in the event of Death or Permanent Total Disability claim under the policy due to accidental injury whilst engaged in Adventure sports, the Company's liability shall be limited only to the Sum Insured mentioned in the schedule for the Death and/or Permanent Total Disability against the Adventure Sports Benefit optional cover.

Example of sum insured eligibility under Adventure Sports Benefit

Example for sum insured eligibility					
Example 1		Mr. ABC has taken 50 lacs Sum Insured under Accidental Death Cover and 50 lacs Sum Insured under Permanent Total Disability, his eligible sum insured under Adventure Sports Benefit cover would be as below			
Base Cover		Base Sum Insured	% of base sum insured maximum ` 1 crore		
			Minimum 25%	50%	Maximum 100%
Death	5000000	1250000	2500000	5000000	5000000
Permanent Total Disability	5000000	1250000	2500000	5000000	5000000

Example for Maximum sum insured eligibility					
Example 2		Mr. ABC has taken 2 Crore Sum Insured under Accidental Death Cover his eligible sum insured under Adventure Sports Benefit cover would be as below			
Base Cover		Base Sum Insured	% of base sum insured maximum ` 1 crore		
			minimum 25%	50%	maximum 100%
Death	20000000	5000000	10000000	Maximum sum insured available-10000000	

Example of Claim Payment under Adventure Sports Benefit

Example-1

Mr. ABC had 25 lacs Sum Insured under Accidental Death Cover and 25 lacs Sum Insured under Permanent Total Disability and has opted 25% sum Insured under Adventure Sports Cover under Death cover, In event of claim for Death during adventure sports, 625000 INR would be payable.

Covers	Death (Base Sum Insured)	Eligible sum insured - insured Opt for Death under Adventure Sports benefit (25% of base sum insured)	Claim Amount Payable in case of Death if Adventures Sports benefit not opted	Claim Amount Payable in case of Death due to Adventures Sports	Claim Amount Payable in case of Death other than Adventures Sports
Sum Insured	2500000	625000	0	625000	2500000

Example-2

Mr. ABC has 1.5 Crore Sum Insured under Accidental Death Cover and 1 Crore Sum Insured under Permanent Total Disability and taken 100% sum Insured under Adventure Sports Cover under Death and Permanent Total Disability cover. In event of claim for Death during adventure sports, 10000000 INR would be payable.

Covers	Death (Base Sum Insured)	Eligible sum insured if insured Opt for Death under Adventure Sports benefit (100% of base sum insured or ` 1 Crore maximum)	Claim Amount Payable in case of Death if Adventures Sports benefit not opted	Claim Amount Payable in case of Death due to Adventures Sports	Claim Amount Payable in case of Death other than Adventures Sports
Sum Insured	15000000	10000000	0	10000000	15000000

Example-3

Mr. ABC has 25 lacs Sum Insured under Accidental Death Cover and 25 lacs Sum Insured under Permanent Total Disability and taken 100% sum Insured under Adventure Sports Cover under Permanent Total Disability cover, in case of Death during Adventure Sports Cover the amount payable will be as below

Covers	Death (Base Sum Insured)	Permanent Total Disability (Base Sum Insured)	Eligible sum insured if insured Opt for Permanent Total Disability under Adventure Sports benefit (100% of base sum insured)	Claim Amount Payable in case of Death due to Adventures Sports	Claim Amount Payable in case of Death not due to Adventures Sports
Sum Insured	2500000	2500000	2500000	0*	2500000

* - As the sum insured under Death during Adventure Sports Benefit is not opted, no amount shall be payable under Death due to Adventures Sports

For the purpose of illustration the Adventure Sports Benefit is extended for the below listed sports, please note that this is an indicative list only:

- **Sky Sports**
Bungee Jumping, Bridge Swinging, Zip Lining, Zip Trekking
- **Mountain Sports**
Rock Climbing, Rock Scrambling, Rappelling, Via Ferrata, Fell Running, Fell Walking, Gorge Walking, Indoor Rock Climbing, Mountain Biking, Mountaineering
- **Water Sports**
Body Boarding, Scuba Diving, Shark Diving, Swimming with Dolphins, Diving with Whales, Wakeboarding, Surfing
- **Racing Sports:**
Auto (car) racing, Motor rallying, Motorcycle racing, Air racing, Kart racing, Boat racing, Hovercraft racing, Lawn mower racing, Snowmobile racing, Truck racing

Specific Exclusion Applicable to Adventure Sports Benefit

No benefit shall be payable under this optional cover in the event of accidental bodily injury sustained whilst engaged in adventure sports activity resulting in Permanent Partial Disability or Temporary Total Disability.

Risk Classification

Your risk classification for Adventure sports shall depend upon your risk classification under the base policy which is based upon your primary occupation.

For Example:

- i. If your primary occupation is that of a Doctor, you shall be classified as Risk Category I in the base policy, you shall be classified as Risk Category I for Adventure Sports Benefit Cover also.
- ii. If your primary occupation is that of a mechanical Engineer, you shall be classified as Risk Category II in the base policy, you shall be classified as Risk Category II for Adventure Sports Benefit Cover also.
- iii. If your primary occupation is that of an Electrician / Electrical Engineer engaged in electrical installations with high tension supply, you shall be classified as Risk Category III in the base policy, you shall be classified as Risk Category III for Adventure Sports Benefit Cover also.

• **OPTIONAL COVER III: AIR AMBULANCE COVER**

The Global Personal Guard Policy is extended to pay the expenses incurred for ambulance

transportation in an airplane or helicopter for rapid ambulance transportation from the site of first occurrence of the Accident to the nearest hospital arising within the policy period and due to your sustained Accidental Bodily Injury which directly and independently of all other causes results in emergency life threatening health conditions. The claim would be reimbursed up to the actual expenses subject to a maximum sum insured as shown in the policy schedule, subject otherwise to all other terms, conditions and Exclusions of the Policy.

Specific Conditions:

- a. Return transportation to your home by air ambulance is excluded.
- b. The expenses for Air ambulance transportation are restricted within India Only.

• **OPTIONAL COVER IV: CHILDREN EDUCATION BENEFIT**

Coverage under this section is extended subject to Death and / or Permanent Total Disability is opted under base cover

The Global Personal Guard Policy is extended to provide coverage if we have accepted a claim under Section I: Death or under Section II: Permanent Total Disability, then we will make a onetime payment of sum insured as specified in policy schedule, towards the cost of education of your dependent children, subject otherwise to all other terms, conditions and Exclusions of the Policy.

Specific Conditions:

- a. The dependent child/children must be studying at an accredited educational institution on the date you met with an Accidental Bodily Injury.
- b. The age of dependent child or children should not exceed 25 years
- c. The Sum Insured mentioned in the Policy Schedule is the total amount payable for all Dependent children collectively and not per child basis.

• **OPTIONAL COVER V: COMA DUE TO ACCIDENTAL BODILY INJURY**

The Global Personal Guard Policy is extended to cover your sustained Accidental Bodily Injury within policy period which directly and independently of all other causes results in you being in a Hospital in a Comatose State, within one (1) calendar month from the Date of Accident, then we agree to pay the lump sum benefit as specified in the policy schedule, subject otherwise to all other terms, conditions and Exclusions of the Policy.

Definition of Coma/ Comatose State:

A state of unconsciousness with no reaction or response to external stimuli or internal needs, this diagnosis must be supported by evidence of all of the following:

- a. No response to external stimuli continuously for at least 96 hours;
- b. Life support measures are necessary to sustain life; and
- c. Permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.
- d. Condition has to be confirmed by a specialist medical practitioner.

Specific Exclusion:

Coma resulting directly from alcohol or drug abuse or any other disease other than Accidental Bodily Injury is excluded.

• **OPTIONAL COVER VI: EMI PAYMENT COVER**

Coverage under this section is extended subject to the Permanent Partial Disability is opted under base cover

If You meet with an Accidental Bodily Injury during the Policy Period which directly and independently of all other causes results in Permanent Partial Disability and it completely prevents you from performing each and every duty pertaining to your employment or occupation for a minimum period of 1 month. In such an event, We will pay the amount commensurating with your contribution in EMI of your loan account specified in the Schedule of this Policy, provided the claim is accepted and paid under your Permanent Partial Disability Section and subject to a

maximum of the Sum Insured as shown under the policy schedule for this Section. We will stop making payments when We are satisfied that You can engage in Your Occupation again, or when We have made payments for a maximum period of 3 months beginning from the date You met with the Accidental Bodily Injury, whichever is earlier, The EMI amount payable under this Section would not include any arrears due to any reasons whatsoever.

Subject otherwise to all other terms, conditions and Exclusions of the Policy

- OPTIONAL COVER VII: FRACTURE CARE**

The Global Personal Guard Policy is extended to cover your sustained Accidental Bodily Injury within policy period which directly and independently of all other causes results in Fracture/s of Bone/s, then we will pay the percentage shown in the benefit table below applied to the Fracture Care Sum Insured, subject otherwise to all other terms, conditions and Exclusions of the Policy. For an Accidental Bodily Injury where more than one of the circumstances described in the Benefit Schedule is met, we will pay the benefit on a cumulative basis provided the liability of the company on a cumulative basis shall not exceed the sum insured stated against this section.

Fractures and Dislocations Benefit Schedule	
Description	Percentage of Sum Assured
A) Hip or Pelvis (excluding thigh or coccyx)	
1. Open Fracture of more than one bone	100%
2. Open Fracture of one bone	50%
3. Closed Fracture of more than one bone	25%
4. Closed Fracture one bone	15%
B) Thigh or Lower Leg	
5. Open Fracture of more than one bone	60%
6. Open Fracture of one bone	45%
7. Closed Fracture of more than one bone	25%
8. Closed Fracture one bone	15%
Description	Percentage of Sum Assured
C) Elbows, Arm (including wrist but excluding Colles type fractures)	
9. Open Fracture of more than one bone	45%
10. Open Fracture of one bone	35%
11. Closed Fracture of more than one bone	20%
12. Closed Fracture one bone	15%
D) Colles type fracture of the lower arm	
13. Open Fracture	25%
14. Closed Fracture	10%
E) Skull	
15. Fracture of the skull needing surgical Intervention	60%
16. Fracture of the skull not needing surgical Intervention	20%
F) Shoulder Blade, Rib(s), Knee cap, Sternum, Hand (excluding fingers and wrist), Foot (excluding toes or heel)	
17. Open Fracture	30%

18. Closed Fracture	15%
G) Spinal Column (Vertebrae but excluding coccyx)	
19. All compression fractures	40%
20. All spinous, transverse process of pedicle fractures	40%
21. Permanent Spinal Cord damage	40%
22. All vertebral fractures	15%
H) Lower Jaw	
23. Open Fracture	25%
24. Closed Fracture	10%
I) Cheekbone, Clavicle, Coccyx, Upper Jaw, Nose, Toe(s), Finger(s), Ankle, Heel	
25. Open Fracture of more than one bone	15%
26. Open Fracture of one bone	12%
27. Closed Fracture of more than one bone	4%
28. Closed Fracture one bone	2%
J) Dislocations requiring surgery under anesthesia	
29. Spine	35%
30. Back (Excluding slipped disc)	35%
31. Hip	25%
32. Knee (Left or right)	20%
33. Wrist (Left or right)	15%
34. Elbow (Left or right)	15%
35. Ankle (Left or right)	10%
36. Shoulder blade (Left or right)	10%
37. Collarbone	10%
38. Fingers (Left or right hand)	5%
39. Toes (Left or right foot)	5%
40. Jaw	5%
K) Internal Injuries	
41. Internal injuries resulting in open abdominal or Thoracic Surgery	25%
42. Intracranial hemorrhage and/ or physical brain injury	25%

Note:

"Open Fracture" is a fracture where the broken bone(s) penetrate(s) the skin.

"Closed Fracture" is a fracture where the broken bone(s) do(es) not penetrate the skin

- OPTIONAL COVER VIII: HOSPITAL CASH BENEFIT**

The Global Personal Guard Policy is extended to cover your sustained Accidental Bodily Injury within policy period which directly and independently of all other causes results in Hospitalization then we will pay per day benefit amount for the period of Hospitalization as shown in the policy schedule, for a maximum period of 60 days per Policy Period, subject otherwise to all other terms, conditions and Exclusions of the Policy

Specific Exclusion Applicable to Hospital Cash Benefit:

1. Any Hospitalization for an existing disability from a previous Accident which has occurred prior to the first inception of this Policy.
2. Any stay in Hospital for an Injury due to Accident without undertaking any treatment.
3. Any Hospitalization for Accidental Injury aggravated by an existing disability or pre-existing illness / condition / injury.
4. Any Hospitalization due to an Accidental Injury where the treatment is undertaken by a family member and self medication or any treatment that is not scientifically recognized.
5. Vaccination and inoculation of any kind unless forming part of treatment for Injury due to an Accident as prescribed by the Medical Practitioner.
6. Vitamins and tonics unless forming part of treatment for Injury due to an Accident as prescribed by the Medical Practitioner.
7. Aesthetic treatment, cosmetic surgery and plastic surgery unless necessitated due to Accident or as a part of any Injury.
8. Treatment taken from persons not registered as Medical Practitioners under respective Medical Councils..
9. Any other medical or surgical treatment except as may be necessary solely as a result of Injury.
10. Any treatment taken outside India.

• OPTIONAL COVER IX: LOAN PROTECTOR COVER

Coverage under this section is extended subject to Death and/ or Permanent Total Disability is opted under base cover

The Global Personal Guard Policy is extended to cover your sustained Accidental Bodily Injury during the Policy Period that results in your Death or Permanent Total Disability within 12 months and the claim is accepted and paid under Death or Permanent Total Disability Section for you, then we will pay an amount commensurating with balance outstanding Loan amount of your loan account specified in the Policy Schedule as on the date of accident, subject to a maximum of the Sum Insured as specified in the policy schedule for this Section, subject otherwise to all other terms, conditions and Exclusions of the Policy. The outstanding Loan amount would not include any arrears due to any reasons whatsoever. The claim payable under this optional cover shall be in addition to the benefit payable under the applicable Base Cover.

• OPTIONAL COVER X: LOSS OF INCOME DUE TO DISABILITY FROM ACCIDENT

The Global Personal Guard Policy is extended to cover your sustained Accidental Bodily Injury during the Policy Period which directly and independently of all causes temporarily and completely prevents you from performing each and every duty pertaining to his employment or occupation, then we will make a weekly payment as per the weekly benefit amount shown under the heading "Loss of income due to Disability from Accident" in the Policy schedule, subject otherwise to all other terms, conditions and exclusions of the policy.

We shall make weekly payment/s for the disability period as specified by the treating doctor for a maximum period of 100 weeks and the maximum weekly benefit payable would be limited to 25% of the monthly income subject to a minimum of `1,000 per week and maximum of ` 50,000 per week.

Example of Eligibility of Sum Insured:

Example 1			
Mr. ABC has monthly income of ` 1 lac in view of loss income due to disability the eligibility of weekly benefit and total weekly benefit will be as below			
Monthly Income (`)	25% of monthly income (`)	Eligible-Weekly Benefit -25% of Monthly Income (`)	Total Eligibility (Max 100 weeks) (`)
100000	25000	25000	2500000

Example of Eligibility of Maximum Sum Insured

Example 2			
Mr. ABC has monthly income of ` 3 lacs, in view of loss income due to disability the eligibility of weekly benefit and total weekly benefit will be as below			
Monthly Income (`)	25% of monthly income (`)	Eligible-Weekly Benefit -25% of Monthly Income or maximum up to ` 50000/-	Total Eligibility (Max 100 weeks) (`)
300000	75000	50000	5000000

Example of Eligibility of Minimum Sum Insured

Example 3			
Mr. ABC has monthly income of ` 3000/-, in view of loss income due to disability the eligibility of weekly benefit and total weekly benefit will be as below			
Monthly Income (`)	25% of monthly income (`)	Eligible-Weekly Benefit -25% of Monthly Income or minimum `1000/-	Total Eligibility (Max 100 weeks) (`)
3000	750	1000	100000

Specific conditions

- a. The bodily injury sustained should be detectable by means of clinical examination and or radiological scanning or imaging;
- b. Injuries to the spine, the ligamentous system, cartilage and nervous system and blood supply to the spine should be detectable by means of radiological scanning or imaging or neurological fallout testing;
- c. If the bodily injury sustained is not detectable by means of clinical examination or radiological scanning and imaging or neurological fallout testing , then we shall not be liable in respect of you for any claim under this cover
- d. We will stop making payments when we are satisfied that you can engage in your occupation again, or when we have made payments for a maximum period of 100 weeks from the date you met with the Accidental Bodily Injury, whichever is earlier;
- e. In case the temporary total disablement is for a period less than a week, the benefit payable shall be calculated on proportionate basis in relation to the weekly benefit.
- f. In the event of a dispute arising with regards to the duration of Temporary total disability, the duration shall be finally determined by a physician mutually appointed by both the parties, who certifies the final date upon which the insured person recovered and fit to perform each and every duty pertaining to his / her employment or occupation.

• OPTIONAL COVER XI: ROAD AMBULANCE COVER

The Global Personal Guard Policy is extended to cover the following:

- a. If due to an Accidental Bodily Injury sustained by the Insured Person during the Policy Period, the Insured Person has been transferred to the nearest hospital from the spot of Accident by an ambulance service offered by a healthcare or ambulance service provider, we will reimburse the actual expenses incurred for ambulance services.
- b. We will also reimburse the expenses incurred on an ambulance offered by a healthcare or ambulance service provider for transferring you from the Hospital where he/ she was admitted initially to another hospital with higher medical facilities provided that: the treating doctor recommends the transfer of the Insured Person to a higher medical centre for further treatment.

Provided that the maximum amount payable by us in respect of (a) and (b) together or singly shall not exceed the Sum Insured as shown in the policy schedule, subject otherwise to all other

terms, conditions and Exclusions of the Policy.

Specific Conditions:

- a. Expenses for Road ambulance transportation are restricted within India Only.
- b. Return transportation to the Insured's home by ambulance is excluded

• **OPTIONAL COVER XII: TRAVEL EXPENSES BENEFIT**

Coverage under this section is extended subject to Accidental Hospitalization is opted under optional cover's

The Global Personal Guard Policy is extended to cover your sustained Accidental Bodily Injury within the policy period which directly and independently of all other causes results in you being in a Hospital which is outside the City/town of his/her usual place of residence as specified on the policy schedule, then we will reimburse the travel expenses of a Family Member maximum up to the sum insured shown in the policy schedule, as below:

- a. The actual cost of economy class transportation by the most direct route via a common carrier subject to the maximum Sum Insured as specified on the policy schedule against this cover , subject otherwise to all other terms, conditions and Exclusions of the Policy.
For the purpose of this cover, carrier Cover shall means any civilian land or water conveyance or Scheduled Aircraft in each case operated under a valid license for the transportation of passengers for hire.
- b. For this purpose, family member shall mean spouse, parent, Children above age of 18 years, sibling and in laws of the insured.
- c. The claim would be triggered under this section provided we have paid the claim for accidental Hospitalization for the insured person

• **GENERAL EXCLUSIONS APPLICABLE TO ALL COVERS (INCLUDING OPTIONAL COVERS)**

We will not be liable to make any payment under this Policy under any circumstances, for any claim directly or indirectly attributable to, or based on, or arising out of, or connected with any of the following:

1. Any Pre-existing Condition(s) and complications arising out of or resulting therefrom;
2. Through suicide, attempted suicide (whether sane and insane) or intentionally self-inflicted injury or illness,
3. Mental or nervous disorder , anxiety , stress or depression,
4. Whilst engaging in Adventure Sports unless specifically insured,
5. While under the influence of liquor or drugs , alcohol or other intoxicants,
6. Through deliberate or intentional, unlawful or criminal act, error, or omission, participation in an actual or attempted felony , riot , crime , misdemeanour , civil commotion,
7. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world
8. Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs
9. As a result of any curative treatments or interventions that you carry out or have carried out on your body,
10. Arising out of your participation in any police ,naval, military or air force operations whether peace or in war in the form of military exercises or war games or actual engagement with the enemy. Whether foreign or domestic,
11. Your consequential losses of any kind or your actual or alleged legal liability.
12. Venereal or sexually transmitted diseases,
13. HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused,
14. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these,

15. War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority,
16. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel,
17. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment,
18. Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft; or Scheduled Airlines;
19. Any claim caused by osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where pre-existing Disease has caused the weakening of the bone) if osteoporosis or bone Disease diagnosed prior to the Policy Effective Date,
20. No benefit would be paid under this policy, unless the nature & extent of injury is established medically with appropriate investigation reports & certified by the treating doctor
21. While engaged in hazardous activity unless specifically insured
22. Expenses incurred on neck belts, wrist bandages, walking sticks, abdomen belts, CPAP and any other similar external aid /devices, the use of which has been necessitated following an accident.

- WHO CAN BE COVERED UNDER THE POLICY?**

Self, Spouse, dependent children and dependent parents can be covered under this policy.

- WHAT IS THE ENTRY AGE?**

Entry age for Proposer and Spouse / Dependent Parents is 18 Years to 70 Years

Entry age for Dependent Children is 3 Months to 25 Years

- WHAT IS RENEWAL AGE?**

1. Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or moral hazard.
2. However no Renewal of contract will be permissible in the event of admissible claim and settlement under Coverage of Death or Permanent Total Disability.

- LIST OF DOCUMENTS TO BE COLLECTED AT THE TIME OF NEW BUSINESS:**

- Completely filled & signed proposal form
- 3 years IT ` / Form 16 & Pan card (In case for the proposals with Sum Insured more than 50 Lacs)

- ELIGIBILITY OF SUM INSURED**

- i. For Salaried and Self Employed Persons

Coverage Details	Eligibility
Death	Maximum 100 times of Gross Monthly Income
Permanent Total Disability	Maximum 60 times of Gross Monthly Income
Permanent Partial Disability	Maximum 60 times of Gross Monthly Income
Loss of Income due to Disability from Accident	Maximum benefit would be 25% of Monthly Income (Nearest & highest weekly benefit would be considered)

- ii. **Coverage details for Dependent Family Members-**

- The Coverage for Dependent Children under any of the Base Covers - Death, Permanent Total Disability and Permanent Partial Disability should be restricted to 25% of Sum Insured of proposer subject to maximum of `10 Lacs

- The Coverage for Dependent Spouse and Parents under any of the Base Covers - Death, Permanent Total Disability and Permanent Partial Disability should be restricted to 50% of Sum Insured of proposer subject to maximum of ` 25 Lacs
 - The Coverage for Dependent Spouse and Parents under Loss of Income due to Disability from Accident will be restricted to `2000/ week, Loss of Income cover is not available for Dependent Child/Children.
- iii. If the proposer is unemployed and has no income, he/ she will not be eligible for Global Personal Guard Policy
- iv. For daily wage workers - the policy would be issued on declared monthly income (sum of daily income).

Note:

- This product will be available to family members, but Sum insured will be on individual basis.
- Base cover sum Insured and Optional Cover sum insured are independently dealt with in case of claims registered under respective covers.
- In case long term policy is purchased, the Sum Insured for both base covers and optional covers will be on annual basis. In any case no sum insured /unutilised sum insured can be brought forwarded to the future years of the long term policy.
- The Policy will be issued on the income declaration by the Proposer. Income proofs will be called for Sum Insured exceeding `50 lakhs.

• WHAT IS THE POLICY PERIOD?

The policy can be opted for 1 year, 2 years & 3 years

• WHAT ARE THE TERMS OF RENEWAL?

1. The policy shall ordinarily be renewable except on grounds of fraud, moral hazard or misrepresentation or non-cooperation by the insured.
2. In case of our own renewal, a grace period of 30 days is permissible and the Policy will be considered as continuous. However, any accident/ injury contracted during the break period will be not be admissible under the policy.
3. For dependent children, Policy is renewable up to 25 years. After the completion of maximum renewal age of dependent children, the policy would be renewed for lifetime. Subject to Separate proposal form to be submitted to us at the time of renewal with the insured member as proposer and subsequently the policy should be renewed with us annually and within the Grace period of 30 days from date of Expiry. Suitable credit of continuity/waiting periods for all the previous policy years would be extended in the new policy, provided the policy has been maintained without a break.
4. Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.
5. The loadings on renewals shall be in terms of increase or decrease in premiums offered for the entire portfolio and shall not be based on any individual policy claim experience.

Note: The cover for You shall terminate immediately in the event of admissible claim and settlement of 100% Sum Insured under Coverage Death or Permanent Total Disability and no Renewal of contract will be permissible.

• HOW DO I CANCEL MY POLICY?

A. Cancellation by the Policyholder

The Policyholder can cancel this Policy by providing a written notice of 7 days. In such a case, the Company will refund the premium for the unexpired policy period as detailed below:

1. Cancellation of policy where full premium received at policy inception -
- Annual Policy: The premium refund for the unexpired risk period will be on a pro-rata basis, provided no claim has been made during the policy year.

- Multi-year Policy:
 - o For any policy year where the risk date has not yet started, the premium will be refunded without any deduction.
 - o For any policy year where the risk has started, the premium will be refunded on a pro-rata basis for that policy year, provided no claim has been made during the policy year and in full for future policy years.
- 2. Cancellation of policy where Premium Received on Instalment Basis
The premium refund for the unexpired risk period will be on a pro-rata basis, provided no claim has been made during the policy year.

B. Additional Deductions

Notwithstanding the above, if (i) the risk under the Policy has already commenced, or (ii) only a part of the insurance coverage has commenced, and the option of Policy cancellation is exercised by the Policyholder, then expenses incurred by the Company on medical examination of the Policyholder will also be deducted before refunding of premium.

C. Cancellation by the Company

The Company may cancel the Policy at any time on the grounds of misrepresentation, non-disclosure of material facts, or fraud by the Policyholder/insured person, by providing 15 days' written notice. There will be no refund of premium for cancellations on these grounds.

- **WHAT IS CUMULATIVE BONUS: (APPLICABLE FOR DEATH, PERMANENT TOTAL DISABILITY, PERMANENT PARTIAL DISABILITY COVERS)**
 1. If You renew Your Global Personal Guard Policy with Us without any break in the Policy Period and there has been no claim in the preceding year, then We will increase the Limit of benefit by 10% of Sum Assured per annum as Cumulative Bonus. In case long term policy is purchased, the cumulative bonus applicable to base covers will automatically be increased by 10% after the completion of every Policy year, in case of no claim is lodged under base covers.
 2. The maximum cumulative increase in the Limit of benefit will be limited to 5 years and 50% of Sum Assured.
 3. In event of a claim under Permanent Partial Disability, the cumulative bonus would be decreased by 10%.
 4. In case of claim is lodged under optional covers only- cumulative bonus will be allowed for increase by 10% after the completion of every policy year since cumulative bonus is applicable for base covers only.
 5. This clause does not alter the annual character of this insurance or Our right to decline to renew or to cancel the Policy.

• WHAT IS FREE LOOK PERIOD

You have a period of 30 days from the date of receipt of the first policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation.

If you have not made any claim during the Free look period, you shall be entitled to refund of premium subject to,

1. a deduction of the expenses incurred by Us on Your medical examination, stamp duty charges and if the risk has not commenced
2. If the risk has commenced the stamp duty charges, medical examination charges & proportionate risk premium for period on cover would be deducted.
3. Where only a part of risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.

Free Look period is not applicable for renewal policies.

- **REVISION / MODIFICATION OF THE POLICY:**

In case of revision or modification or coverages and/or premiums of this product at any time in future of terms with appropriate approval from IRDA we will inform you at least 3 months prior to the date of such revision/modification comes into the effect.

- **MIGRATION OF POLICY:**

- You can opt for migration of policy to our other similar or closely similar products at the time of renewal.
- The premium will be charged as per Our Underwriting Policy for such chosen new product, and all the guidelines, terms and condition of the chosen product shall be applicable.
- Suitable credit of continuity/waiting periods for all the previous policy years would be extended in the new policy, provided the policy has been maintained without a break

- **WHAT ARE THE PORTABILITY CONDITIONS?**

Retail Policies:

As per the Portability Guidelines issued by IRDA, applicable benefits shall be passed on to customers who were holding similar retail Personal Accident Insurance Policy of other non-life insurers/ health insurers.

Group Policies:

As per the Portability Guidelines issued by IRDA, applicable benefits shall be passed on to customers who were insured under a Group Personal Accident Insurance Policy of Bajaj General and are availing Personal Accident Insurance Policy of Bajaj General. However, such benefits shall be applicable only in the event of discontinuation/ non-renewal of the Group Personal Accident Insurance Policy (applicable for both employer-employee relationships and non-employer-employee relationships) and/or the particular customer leaving the group on account of resignation/ retirement (applicable for employer-employee relationships) or termination of relationship with the Group Administrator (applicable for non-employer-employee relationships).

Portability Guidelines (Other Company Renewals):

1. Complete set of documents should be in-warded minimum 45 days prior to the Risk Expiry date.
2. All Portable Cases to be referred to Bajaj General Head office (Health Administration Team) for Under Writing.
3. All the applicable benefits shall be passed on lower of expiring Sum insured or opted sum insured, to customers who were holding similar retail personal accident policies, of other non-life insurers.
4. In case of enhancement of SI the continuity would be given on the expiring Sum Insured & Cumulative Bonus
5. If the previous policy has earned Cumulative Bonus and the insured has opted for higher Sum Insured in our policy then the Cumulative Bonus will be passed on the expiring Policy Sum Insured.
6. List of Documents
 - New proposal form
 - Renewal Notice along with the claim history
 - Portability Annexure
 - All the previous policy copies
 - Age proof (45 & above)
 - Any other document if requested
 - All the relevant documents in case of any positive declaration

- **WITHDRAWAL OF POLICY**

In case withdrawal of this product at any time in future with appropriate approval from IRDA, as We reserve Our right to do so with a intimation of 3 months to all the existing insured members.

In such an event of withdrawal of this product, at the time of Your seeking renewal of this Policy, You can choose, among Our available similar and closely similar Personal accident Insurance products. Upon Your so choosing Our new product, You will be charged the Premium as per Our Underwriting Policy for such chosen new product, as approved by IRDA.

Provided however, if You do not respond to Our intimation regarding the withdrawal of the product under which this Policy is issued, then this Policy shall be withdrawn and shall not be available to You for renewal on the renewal date and accordingly upon Your seeking renewal of this Policy, You shall have to take a Policy under available new products of Us subject to Your paying the Premium as per Our Underwriting Policy for such available new product chosen by You and also subject to Portability condition.

- **NOMINATION**

The insured person is mandatorily required at the inception of the Policy to make a nomination for the purpose of payment of claims under the policy in the event of death of insured person. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made.

- **WHAT IS THE PROCEDURE FOR CHANGE IN COVERAGE / SUM INSURED ENHANCEMENT**

Addition / deletion of base cover or optional cover(s) is not allowed during midterm of the policy. It can be done only at the time of renewal of the policy by submitting fresh proposal form.

The Insured member can apply for enhancement of Sum Insured at the time of renewal of the Policy by submitting fresh proposal form and income proof along with the renewal notice and subject to specific approval and acceptance by the Company.

No Midterm enhancement will be allowed.

List of Documents to be collected for SI enhancement:

- o Completely filled proposal form with renewal notice
- o In case of any accidental injury/deformity all related documents supporting the accidental injury and disability certificate in case of disability
- o In Case for the proposals with SI more than 50 Lacs -3 yrs IT `/ Form 16 and Pan card

- **WHAT WOULD BE THE PROCESS IN CASE OF A CLAIM?**

- **CASHLESS CLAIMS PROCEDURE:**

Applicable only for Accidental Hospitalization Expenses Optional Cover

Cashless treatment is only available at Network Hospitals. In order to avail of cashless treatment, the following procedure must be followed by You:

- a. Prior to taking treatment and/or incurring Medical Expenses for any Accidental Injury, at a Network Hospital, the Insured Person must call Us and request pre-authorization by way of the written form which the Company will provide. Waiver of this condition shall be considered in case of emergency hospitalisation arising out of accidental bodily injury.
- b. After considering the Insured's request and after obtaining any further information or documentation the Company have sought, the Company may if satisfied send to the Insured Person or the Network Hospital, an authorization letter. The authorization letter, the ID card issued to the Insured along with this Policy and any other information or documentation that the Company have specified must be produced to the Network Hospital identified in the pre-authorization letter at the time of Insured's admission to the same.
- c. If the procedure above is followed, the Insured Person will not be required to directly pay for the Medical Expenses raised out of Accidental Bodily Injury, in the Network Hospital that the Company is liable to indemnify under Accidental Hospitalization Expenses Section and the original bills and evidence of treatment in respect of the same shall be left with the Network Hospital. Pre-authorization does not guarantee that all costs and expenses will be covered. We reserve the right to review each claim for Medical Expenses and accordingly coverage will be determined according to the terms and conditions of this Policy. Insured Person shall, in any event, be required to settle all other expenses directly.

List of Claims Document (Specific to Accidental Hospitalisation Expenses Optional cover)

- Duly completed pre authorization signed by the Claimant
 - Other documents as may be required by the Company to process the claim
 - Aadhar card & PAN card Copies (Not mandatory if the same is linked with the policy while issuance or in previous claim)
-
- **REIMBURSEMENT CLAIM PROCEDURE OF ALL SECTIONS**
If you meet with any Accidental Bodily Injury that may result in a claim, then as a condition precedent to our liability:
 - a. You or someone claiming on your behalf must inform us in writing immediately and in any event within 30 days from the date of the accident and submit all documents to us within 30 days from the date of intimation.
 - b. You must immediately consult a Doctor and follow the advice and treatment that he recommends.
 - c. You must take reasonable steps to lessen the consequence of Bodily injury.
 - d. You should allow examination by our medical advisors if we ask for this.
 - e. You or someone claiming on your behalf must promptly give us documentation and other information we ask for to investigate the claim or our obligation to make payment for it.
 - f. In case of your death, someone claiming on your behalf must inform us in writing immediately and send us a copy of the post mortem report (if conducted) within 30 days.

*Note: Waiver of conditions (a) and (f) may be considered in extreme cases of hardship where it is proved to Our satisfaction that under the circumstances in which the Insured Person was placed, it was not possible for the Insured Person or any other person claiming on his/her behalf to give notice or file claim within the prescribed time limit.

- **DOCUMENT LIST**

Please refer the policy wordings for detail list of documents required as per the sections opted

- **ALL DOCUMENTS RELATED TO CLAIMS SHOULD BE SUBMITTED TO:**

Health Administration Team
Bajaj Insurance House Ltd
2nd Floor, Bajaj Finserv Building
Viman Nagar, Pune 411014
Toll Free no: 1800 209 5858

- **PAYING A CLAIM**

- a. You agree that We shall only make payment when You or someone claiming on Your behalf has provided Us with necessary documentation and information.
- b. We will make payment to Assignee/Partial Assignee/Conditional Assignee, as the case may be, (as per the provisions of Section 38 of Insurance Amendment Act 2015) or in the absence of assignee to You or Your Nominee. If there is no Assignee or Nominee and You are incapacitated or deceased, We will pay Your heir, executor or validly appointed legal representative and any payment We make in this way will be a complete and final discharge of Our liability to make payment.
- c. On receipt of all the documents and on being satisfied with regard to the admissibility of the claim as per policy terms and conditions, we shall offer within a period of 30 days settlement of the claim to the insured. Upon acceptance of an offer of settlement by the insured, the payment of the amount due shall be made within 7 days from the date of acceptance of the offer by the insured. In the cases of delay in the payment, the insurer shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed by it.

- d. However, where the circumstances of a claim warrant an investigation, the Company will initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company will settle the claim within 45 days from the date of receipt of last necessary document. In case of delay beyond stipulated 45 days, the Company will be liable to pay interest at a rate which is 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim
- e. If We, for any reasons decide to reject the claim under the policy the reasons regarding the rejection shall be communicated to You in writing within 30 days of the receipt of documents. You may take recourse to the Grievance Redressal procedure stated under the Policy.

- **What are the Sum Insured Options & Premiums under the Policy?**
- **The premium differs in case of different risk levels determined by your occupation:**
- **Risk Classes:**

Risk Class I:

Person engaged in administrative or managing functions, accountant, doctor, lawyer, architect, consulting engineer, teacher, and banker or primarily engaged in a similar occupation

Risk Class II:

Person engaged in manual labor, garage or motor mechanic, machine operator, paid driver of a car, a truck, a lorry or other heavy vehicles, cash carrying employee, wood working machinist or a builder – contractor and engineer in superintending functions, veterinary doctor, or engaged in a similar occupation.

Risk Class III:

Person working in underground mines, in explosive magazines or in electrical installations with high tension supply, or insured is a jockey, circus personnel, engaged in racing in wheels or horseback, big game hunting, mountaineering, winter sports, skiing, ice hockey, river rafting, polo, or in similar activity or occupation.

- **Sum Insured and Premium details**

Base Cover Rates:

Rate per 1000 Sum Insured				
Risk Class	Death Minimum Sum Insured: ` 50000, Maximum Sum Insured: - ` 25 Crore.	Permanent Total Disability Minimum Sum Insured: ` 50000, Maximum Sum Insured: - ` 25 Crore.	Permanent Partial Disability Minimum Sum Insured: ` 50000, Maximum Sum Insured: - ` 25 Crore.	
Risk Class I	0.43	0.05		0.07
Risk Class II	0.69	0.17		0.19
Risk Class III	1.04	0.26		0.29

*Insured can opt for any sum insured (in multiples of `1000) under the base covers within the range of Minimum Sum Insured and Maximum Sum Insured based on Insured's eligibility. Sum Insured will be rounded off to the nearest 1000.

For Example:

Example 1			
Monthly Income (in`)	Maximum Eligibility for Death (Monthly income*100) (in`)	Rounding off sum insured (in`)	Eligible sum insured (in multiples of 1000) (in`)
25119	2511900	2512000	50000 to 2512000

Example 2

Monthly Income	Maximum Eligibility of PTD or PPD Sum Insured (Monthly income*60)	Rounding off sum insured	Eligible sum insured (in multiples of 1000)
25119	1507140	1507000	50000 to 1507000

• **Optional Cover Premium & Sum Insured Table**

Accidental Hospitalization Expenses												
Sum Insured	2 lacs	3 lacs	4 lacs	5 lacs	6 lacs	7 lacs	8 lacs	9 lacs	10 lacs	11 lacs	12 lacs	13 lacs
Premium	441	509	628	695	729	763	794	821	848	875	902	930

Sum Insured	14 lacs	15 lacs	16 lacs	17 lacs	18 lacs	19 lacs	20 lacs	21 lacs	22 lacs	23 lacs	24 lacs	25 lacs
Premium	957	984	1011	1038	1065	1092	1120	1147	1174	1201	1228	1255

Adventure Sports Benefit Sum Insured Restricted to 25% /50%/100% of Death and/or Permanent Total Disability
Sum Insured subject to Maximum of 1 Crore

Cover	Rate for 25%		Rate for 50%		Rate for 100%	
	Death	Permanent Total Disability	Death	Permanent Total Disability	Death	Permanent Total Disability
Risk Class I	0.43	0.05	0.86	0.1	1.72	0.2
Risk Class II	0.69	0.17	1.38	0.34	2.76	0.68
Risk Class III	1.04	0.26	2.08	0.52	4.16	1.04

Air Ambulance Cover						
Sum Insured	5 lacs	10 lacs	15 lacs	20 lacs	25 lacs	
Premium	65	130	195	260	325	

Children Education Benefit										
Sum Insured	1lac	2lacs	3lacs	4lacs	5lacs	6lacs	7lacs	8lacs	9lacs	10lacs
Premium for Risk Class I	48	96	144	192	240	288	336	384	432	480
Premium for Risk Class II	86	172	258	344	430	516	602	688	774	860
Premium for Risk Class III	130	260	390	520	650	780	910	1040	1170	1300

Coma Due to Accidental Bodily Injury										
Sum Insured	1lac	2lacs	3lacs	4lacs	5lacs	6lacs	7lacs	8lacs	9lacs	10lacs

Premium	26	52	78	104	130	156	182	208	234	260
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EMI Payment Cover (For 3 EMI)								
Sum Insured	50000	75000	100000	200000	300000	400000	500000	
Premium for Risk Class I (in `)	3.5	5.25	7	14	21	28	35	
Premium for Risk Class II (in `)	9.5	14.25	19	38	57	76	95	
Premium for Risk Class III (in `)	14.5	21.75	29	58	87	116	145	

Fracture Care								
Sum Insured	50000	75000	100000	200000	300000	400000	500000	
Premium	173	260	347	694	1041	1388	1735	

Hospital Cash Benefit - Per day benefit maximum for 60 days in a policy period										
Per Day Benefit (in `)	1000	2,000	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000
Premium	204	408	612	816	1020	1224	1428	1632	1836	2040

Loan Protector Cover									
Risk Class (Rate per `1000 Sum Insured)					Minimum `1 Lac, in multiples of `1 Lac, Maximum up to 5 Crores				
Risk Class I					0.48				
Risk Class II					0.86				
Risk Class III					1.3				

Loss of Income due to Disability from Accident									
Rate for weekly benefit of `1000 for 100 weeks					Minimum weekly benefit of `1000 to maximum weekly benefit of `50000 , in Multiples of `1000				
Risk Class I					99				
Risk Class II					106				
Risk Class III					NA				

	Road Ambulance Cover	Travel Expenses Benefit
Sum Insured	25,000	25,000
Premium	55	71

Notes:

1. Minimum Premium for individual policy is INR 200 exclusive of GST
2. Above Premium/Rates are for 1 Year Policy Term.
3. Premium for 2 yrs and 3 yrs Policy Term = (Annual Premium * Policy term in years) – Long Term Policy Discount

Example for multiple year Policy premium calculation:

Details: Mr. XYZ has opted for Death cover of `5lacs, his occupation is manager in a Finance Company	Death cover of ` 500000 for Risk Class I
Base Premium for 1 year	215
Base Premium for 2 years	430
Long Term Policy Discount @ 4%	17
Net Premium after Long Term Policy Discount @4%	413
Base Premium for 3 years	645
Long Term Policy Discount @ 8%	52
Net Premium after Long Term Policy Discount @8 %	593

- **WHAT ARE THE DISCOUNTS AVAILABLE ON THE POLICY?**
- **Family Discount :**
 - a) 10 % family discount shall be offered if 2 or more dependent family members are covered under a single policy.
 - b) The family discount will be offered for both new policies as well as for renewal policies
- **Long Term Policy Discount:**
 - a) 4 % discount is applicable if policy is opted for 2 years
 - b) 8 % discount is applicable if policy is opted for 3 years
- **Employee Discount:**
20 % Discount applicable for policies issued to employees of Bajaj General Insurance Limited Limited & its group companies
(Note: Online/Direct Customer Discount is not applicable to Employees)
- **Online Discount/Direct Customer Discount:**
10% discount is extended for the policies purchased online/ through website and to direct customers.
(Note: Employee Discount is not applicable to Online/Direct Customers)
- **HOW DO I BUY THIS POLICY?**
 1. Discuss the policy benefits, coverage and premium details with your insurance advisor or visit our website (www.bajajgeneral.com) for details
 2. Actively seek information on the charges and exclusions under the policy
 3. Fill the proposal form stating your personal details and health profile
 4. Ensure that the information given in the form is complete and accurate
 5. In case of the portability, please contact us, 45 days prior to the risk expiry date of the previous

- health / Personal accident insurance policy.
6. The Policy document will be sent to your mailing address mentioned on the proposal form
- **CONTACT**
HEALTH ADMINISTRATION TEAM,
Bajaj General Insurance Ltd.
2nd floor, Bajaj Finserv Building, Behind Weikfield IT Park, Off Nagar Road, Viman Nagar - Pune - 411 014.
- Call :**
- BSNL: 1800- 209- 5858
TATA: 1800- 22- 5858
BHARTI: 1800- 102- 5858
OTHER: 020-30305858
- Cashless facility offered through network hospitals of Bajaj General only. Cashless facility at 5000+ Network hospitals PAN India.**
- Please visit our website for list of network hospitals and network Diagnostic Centers , Website: www.bajajgeneral.com or get in touch with 24*7 helpline number: 1800-103-2529 (toll free) / 020-30305858**
- Grievance Redressed Cell for Senior Citizens**
Senior Citizen Cell for Insured Person who are Senior Citizens
'Good things come with time' and so for our customers who are above 60 years of age we have created special cell to address any health insurance related query. Our senior citizen customers can reach us through the below dedicated channels to enable us to service them promptly
- Health toll free number: 1800-103-2529**
- Exclusive Email address: seniorcitizen@bajajgeneral.com**
- **SECTION 41 OF INSURANCE ACT 1938 AS AMENDED BY INSURANCE LAWS AMENDMENT ACT, 2015 (PROHIBITION OF REBATES)**
No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurers. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to 10 lakh rupees.
- Disclaimer: The above information is only indicative in nature and for more details on the coverage, terms and exclusions, please get in touch with nearest office of Bajaj General Insurance Ltd**





BAJAJ GENERAL INSURANCE LTD.

⌂ (Formerly known as Bajaj Allianz General Insurance Co. Ltd.)

BAJAJ INSURANCE HOUSE, AIRPORT ROAD, YERAWADA, PUNE - 411006.
IRDAI REG NO.: 113.

☎ FOR ANY QUERY (TOLL FREE)

1800-209-0144 /1800-209-5858

🖱️ www.bajajgeneralinsurance.com

✉️ careforyou@bajajgeneral.com

For more details on risk factors, Terms and Conditions, please read the sales brochure before concluding a sale.

Note: It is mandatory to keep updated your policy with your correct contact details and bank account details, to process any of your service requests faster and hassle-free. To update your contact details i.e., Mobile No., Email ID, PAN Card, and Bank Account details, please use chatbot, visit our website, contact your agent or nearest branch.

Policy holders can download Caringly Yours app for one -touch access Available on  