

Get the advantage of  
smarter care for  
**SENIOR CITIZENS**



**CARETAKING MADE SMARTER AND EASIER**



**Allianz** 

*Caringly yours*

With **Respect – Senior Care Rider**, we aim to provide timely care and assistance to senior citizens with the advantage of innovative features for stress free control – remotely too. Services such as SOS alert, doctor on call, 24x7 ambulance service, etc. ensures an added layer of protection thereby offering them peace of mind.

## 1. Who can opt for this policy?

- Individual insured with Bajaj Allianz Health Insurance (base policy)
- Family members covered under base policy who are 50 years of age or above

## 2. Rider period depends on the tenure of your base policy

For e.g. If you have Bajaj Allianz Health Guard policy as your base policy with policy period being 2 years, Respect – Senior Care Rider's tenure will be of 2 years.

### ■ Plans available in this Rider:

Services	Plan 1	Plan 2	Plan 3
 Emergency Road Ambulance Service	✓	✓	✓
 Planned Road Ambulance Service	✓	✓	✓
 Fall Detection Technology through Smart Watch	✗	✗	✓
 Physiotherapy Service at Home	✗	✓	✓
 Nursing Care at Home	✗	✓	✓
 Tele-consultation services for Psychological conditions	✗	✓	✓
 Concierge Assistance Services	✓	✓	✓
 <b>Premium</b>	<b>710</b>	<b>2088</b>	<b>7497</b>
 <b>Additional Premium for Optional Cover</b> Unlimited Medical Tele-consultation services	<b>197</b>	<b>197</b>	<b>217</b>



## ■ SCOPE OF COVER

### 1. Best response is always a timely one

With Respect – Senior Care Rider, unprecedented emergencies are taken care of with ambulance service that will give you a timely response in a critical time period.

- A. An insured person can avail 2 emergency road ambulance services in a year
- B. An insured person can avail 2 planned road ambulance services in a year

### 2. Innovative Features of the Smart Watch

Emergencies can strike suddenly and without any warning, that is why fall detection technology is invaluable and life-saving. If you have opted for plan 3 of the rider, you will be provided with a smart watch, which comes equipped with a plethora of features giving you the peace of mind.

- a. **Fall alert detector** in the smartwatch can detect when the user has suddenly fallen by observing sudden changes of body movements. If the device determine that a fall has occurred, it will automatically trigger an emergency fall alert and get in touch with the service provider or the registered emergency contact, if updated by the insured. Service provider will contact the insured or emergency contact and arrange for an ambulance, if required.

#### b. Can you hear me? S.O.S.

It's always better to be prepared. If you ever require emergency assistance, your GOQii smart watch will trigger an alarm. In case of a crisis, you can send SOS messages to assigned contacts to let them know where you are and how to track you down. In the event you need medical assistance, your medical information can be quickly accessed to help the responders.

#### c. GPS Position

In case of a fall or SOS trigger, your phone's GPS will be activated and location will be shared automatically with the registered emergency contact and service provider.

#### d. Sedentary Reminder that gets you going

A sedentary alert will trigger in the smartwatch for you to get up and move around if you have been inactive for too long.

#### e. MedTime

A medicine alert will trigger in the smartwatch to remind you to consume your medicine.

#### f. Stay Fit at Every Step

Smart watch comes with inbuilt pedometers that helps you keep a tab on each of your steps.

#### g. Monitor your Blood Oxygen Saturation

You can also monitor your blood oxygen saturation levels while wearing the watch.

#### **h. 24x7 Body Temperature and Heart Rate**

You will also get notified if there is an increase in your body temperature and heart rate through the smartwatch.

#### **3. Physiotherapy Service at Home**

We will arrange for physiotherapy services at home if you suffer from any illness/injury and if the treating doctor prescribes physiotherapy. Service can be availed up to a maximum of 5 days in a year with an hour long session per day in a year.

Conditions pertaining to physiotherapy:

1. Waiting period of 30 days from policy inception is applicable
2. Request for physiotherapy services at home must be placed at least 24 hours before the scheduled date and time
3. If you cancel the service at any time less than 12 hours before the scheduled appointment, then it will be treated as Service delivered/availed
4. Any unutilized service cannot be carried forward to the next year

#### **4. Nursing Care at Home**

We cover nursing care services at home if prescribed by a doctor for a maximum of 5 days in a year with a duration of 12 hours per day.

Conditions pertaining to nursing care:

1. Waiting period of 30 days from policy inception is applicable
2. Doctor's prescription for nursing care at home is mandatory
3. Request for nursing care at home must be placed 24 hours before the scheduled date and time
4. In case the Insured cancels the service within 12 hours of the scheduled appointment, then such cancellation shall be treated as service delivered / availed.
5. Any unutilized service cannot be carried forward to the next year.
6. Nursing care at home will be provided only at the residential address of the insured provided in the policy schedule.

#### **5. Medical Tele-Consultation Services**

If the Insured suffers from any illness / injury during the Policy period, then the Insured can avail medical Telephonic consultation from an empanelled qualified medical practitioner/s (General Practitioners and / or specialists).

#### **6. Tele-consultation services for psychological assistance**

Besides physical well-being, mental health is equally important, we will arrange for 2 telephonic consultations in a year with qualified practitioner. Waiting period of 30 days is applicable.



### **Terms and Conditions:**

1. No medical intervention will be covered under this benefit
2. Any utilized service cannot be carried forwarded to the next year
3. The psychological assistance would be offered around managing anxiety, mental stress, coping with changing environment, etc.

### **7. Concierge Services/Assistance**

We will be offering telephonic assistance for booking and coordination of various concierge services as mentioned below to support you basis your requirement. You will have to directly pay us and/or our vendor the fees towards such utilization, if any:

#### **A. Daily Care/ Home Assistance**

1. Assistance for arranging physiotherapy at home
2. Assistance for arranging nursing at home
3. Appointment booking assistance at Hospital / Laboratory
4. Assistance for booking Air Conditioning / water purifier / washing machine repair and maintenance services
5. Assistance for booking Electrician, Plumber, Carpenter services
6. Assistance for booking Pest control services
7. Assistance for booking Car wash / sanitization services

#### **B. Cyber Assistance**

1. Assistance on how to block debit / credit card
2. Assistance in understanding mobile phone and its usage
3. Assistance in downloading OTT (Over The Top) media, making payments etc.
4. Assistance in placing online orders

#### **C. Travel Assistance**

1. Travel Booking Assistance

#### **D. Legal Assistance**

- i. Assistance for seeking Legal consultation on will, property contract vetting etc.

The telephonic concierge service support extended by the Service Provider would be unlimited and the offering can be only on need basis and depends on the Service Providers availability in the vicinity.

Note:

1. No waiting period is applicable to this benefit.
2. The telephonic concierge service support extended by the Service Provider would be unlimited and the offering can be only on need basis and depends on the Service Providers availability in the vicinity.

### **Specific Conditions applicable to Concierge services/ Assistance**

1. Insured agrees to pay all charges reasonably levied by service provider and/or service provider's vendor, as notified at the time of booking and the same are not reimbursable from the Company. Additional charges may be incurred from time to time depending upon actual service availed / utilized by the insured.
2. The Insured member should under no circumstances share their password or banking credentials or any critical personal information with the service provider and/or service provider's vendor.

**Note: Please refer the policy wordings for general conditions of all the coverages.**

## ■ Customer Journey:

### • Emergency/Ambulance Services Delivery process

**What is included:** The service under the section includes support assistance primarily arising due to any accidental occurrence, fall, sudden illness, Anxiety, palpitations, or road accident.

- i. Insured can reach the Service Provider by
  - a. Directly calling on Customer Care number 0120-4984848 a 24\*7 manned helpdesk to assist on services delivery
  - b. Customer may also press the SOS button available on the BAGIC app (Caringly Your's app) to connect with the helpdesk directly.
- ii. The qualified medical/ trained personnel shall be available on the helpdesk to assist with all the emergency assistance

### • How Service will deliver after receiving the service request/trigger.

- i. In case of any requirement of ambulance services our service provider Customer Care shall arrange the Ambulance to refer the patient to the nearest medical facility/Hospital.
- ii. Customer Care shall also arrange the intimation and regularly update the registered primary contact in respect of the status of service deliver.

### • Post trigger through fall detection technology service delivery process

**What is included:** Smartwatch with Fall detection technology

**How Service will deliver after receiving the service request/trigger.**

- a. Upon accidental fall of the Insured Person wearing smartwatch offered with Rider Plan 3, the watch will detect the fall and intimate the same to Service Provider as well as the registered primary contact provided the smartwatch has to be worn at all times by the Insured Person in order to detect the fall.
- b. The Service provider shall get in touch with the insured person/primary contact through a phone call and subsequently arrange for an ambulance if medically necessary to transfer the insured person to the nearest hospital.

### • Daily Care/Home Assistance Service Delivery Process

**What is included :** Physiotherapy, Nursing Care, Unlimited Medical Teleconsultation, Tele-consultation services for Psychological conditions Concierge Services/ Assistance service.

Insured can reach the Service Provider by:



- a) Directly calling on Customer Care number 0120-4984848 a 24\*7 manned helpdesk to ensure the services.
- b) Caringly Yours app shall also assist to connect with helpdesk

- **How Service will deliver after receiving the service request/trigger**

To avail the services, the customer to call to the helpdesk number **0120-4984848**

Once the request is placed with the Service Provider, they will arrange a call back to the insured (In case of Teleconsultation, Tele-consultation services for psychological conditions, Concierge Service Assistance as per the eligibility based on the plan opted)

- **Physiotherapy and Nursing Care:**

The helpdesk shall ask for the location where the service is required.

The helpdesk shall ask for the required prescription document on email id connectathealth@allianz.com

Post confirmation of location and eligibility, the helpdesk shall fix the appointment and confirm back to the customer (in case the location is not under the service area then customer can't avail the benefit under the product)

**Note: Date of Dr. Prescription and Dr recommendation for Physio/Nursing should be** after the rider inception date and the date of the incident resulting in the request for this service should have happened after the inception of the policy.

- **Concierge Services**

Post request placed with the Service Provider for different **Concierge Service**, helpdesk shall ask for the location to confirm if service is available at the location requested

Post confirmation of serviceability of location, the helpdesk shall arrange for the required service provider.

The lead time to arrange for the services would be of **48hrs**.

On the arrangement of services, helpdesk shall communicate to the customer with service fee charges.

Post confirmation from client, the service provider would be assigned to provide the services.

Further Call back will arrange with the insured to confirm that he/she would receive a call from the service provider to confirm service delivery

**Note: Concierge Service will be arranged only for the insured, the service provider will not pay for any service cost to third party for service delivery**



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

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