



GENERAL

CARINGLY YOURS

Reinventing Wellness

With all new & improved





Bajaj General Insurance Limited

(Formerly known as Bajaj Allianz General Insurance Co. Ltd.) Bajaj General Insurance Limited (formerly known as Bajaj Allianz General Insurance Company Limited) is one of India’s leading, most trusted and dynamic private general insurance companies. It is a subsidiary of Bajaj Finserv Limited, India’s leading and most diversified financial services group. Bajaj General offers a broad portfolio of innovative and customer-focused insurance solutions, spanning motor, health, and home insurance, along with specialised products such as pet insurance, wedding insurance, event protection, cyber insurance, and rural insurance. From safeguarding your health and home to protecting your travels and life’s most important moments, Bajaj General aims to be a constant partner in your journey. Bajaj General equally offers a comprehensive and a well-diversified range of products, including fire, marine, engineering, liability and surety insurance to corporates and SME’s. The company also participates in various government schemes with a focus on financial inclusion. The company is also known for its robust risk selection capabilities, digital adoption and product innovation. Established in 2001, the company has grown its footprint to nearly 1,500 towns and cities across India, ensuring easy access and a close connection to its customers. This access is enabled through the largest distribution network, spanning across individual agents, point-of-sales personnel, banks, NBFCs, motor dealers, brokers and the company’s proprietary sales force. It holds an [ICRA]AAA rating from ICRA Limited, reflecting the highest level of confidence in its financial strength and stability. With a strong legacy, a forward-looking mindset, and an unwavering focus on its ‘Customer-First’ philosophy, Bajaj General remains committed to protecting what matters most, empowering individuals, families, and businesses to live with confidence and peace of mind.

IN A NUTSHELL:



Dental wellness
Days waiting period



24x7 Unlimited Tele-Consultation
Consultation through video, audio, or chat channel



90,000+ Doctors
(35+ Specialisations for Tele-Consultation)



Diet & Nutrition Consultations
Get expert advice on good nutrition and diet



Preventive Health Check-up
(45+ Test Parameters at Network Centre)



Rider for both Individual & Family Floater Basis*
(35+ Specialisations for Tele-Consultation)



Investigations cover
Pathology & Radiology Expenses



Physical Fitness Coverage
Avail fitness facilities in network Gymnasiums



Doctor Consultation Cover
Doctor consultation benefits Available for various options



Affordable Premium
*Premium start from Rs. 117 Only**



Emotional Wellness Cover
Consult an emotional health coach/psychologist

**Premium for Individual Option 1*



Age Eligibility:

The age eligibility under the Rider will be as per the Base Policy with which it is opted



Rider Options:

Family Floater & Individual Policy options available.

Individual Policy (Amount in INR)

Individual Option								
Benefits	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7	Option 8
Tele Consultation Cover (Insta consultation)	Unlimited (General Physicians)	Unlimited (All Specialties)	Unlimited (All Specialties)	Unlimited (All Specialties)	Unlimited (All Specialties)	Unlimited (All Specialties)	Unlimited (All Specialties)	Unlimited (All Specialties)
Doctor Consultation Cover (In - clinic)	-	-	1,000	2,000	3,000	15,000	7,500	30,000
Doctor prescribed investigations cover - pathology & radiology cover	-	1,500	3,000	3,000	7,000		7,500	30,000
Annual Preventive health check - up cover	1 Voucher (Silver)	1 Voucher (Silver)	1 Voucher (Silver)	1 Voucher (Silver)	1 Voucher (Silver)	1 Voucher (Silver)	1 Voucher (Gold)	1 Voucher (Platinum)
Dental wellness - consultation, investigation & procedures	-	-	-	-	-	-	5,000	30,000
Diet & Nutrition Consultations	-	-	-	-	-	-	10 Sessions	30 Sessions
Emotional Wellness	-	-	-	-	-	-	6 Sessions	20 Sessions
Physical Fitness coverage	-	-	-	-	-	-	-	365 Sessions
Premium (in INR) (without 20% co - pay)	117	298	589	932	1268	1839	2583	24,932
Premium (in INR) (with 20% co - pay)	117	262	518	820	1,116	1,618	2,273	21,940

Family Floater (Amount in INR)

Floater Option						
Benefits	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Tele Consultation Cover (Insta consultation)	Unlimited (All Specialties)	Unlimited (All Specialties)	Unlimited (All Specialties)	Unlimited (All Specialties)	Unlimited (All Specialties)	Unlimited (All Specialties)
Doctor Consultation Cover (In - clinic)	10,000	20,000	25,000	10,000	12,500	30,000
Doctor prescribed investigations cover - pathology & radiology cover				10,000	12,500	30,000
Annual Preventive health check - up cover	2 Voucher (Silver)	2 Voucher (Silver)	2 Voucher (Silver)	2 Voucher (Silver)	4 Voucher (Gold)	4 Voucher (Platinum)
Dental wellness - consultation, investigation & procedures	-	-	-	10,000	12,500	30,000
Diet & Nutrition Consultations	-	-	-	15 Sessions	25 Sessions	30 Sessions
Emotional Wellness	-	-	-	8 Sessions	15 Sessions	20 Sessions
Physical Fitness coverage	-	-	-	-	-	365 Sessions
Premium (in INR) (without 20% co - pay)	2,120	3,495	4,344	5,370	6,621	30,380
Premium (in INR) (with 20% co - pay)	1,866	3,075	3,823	4,725	5,826	26,734

Note- HPR Premium cannot exceed 33% of the Base Policy premium



Policy Tenure:

Policy Tenure of Rider will be as per the Base Policy with which it is opted

Coverages:



Section 1
Tele Consultation Cover

If the Insured member is suffering from any illness or injury he / she can consult Medical Practitioner/ Physician/Doctor listed on the Digital platform of concerned service provider’s application via video, audio, or chat channel



Section 2
Doctor Consultation Cover (In Clinic):

If the Insured/Insured member/s is suffering from any illness or injury he / she can consult Medical Practitioner/ Physician/Doctor in person from prescribed network centers or the Insured/Insured member/s can consult Medical Practitioner/ Physician/Doctor outside prescribed network centers up to the limit as specified under this Rider. *Read with Base Policy Schedule



Section 3
Doctor-Prescribed Investigations Cover – Pathology & Radiology Expenses:

If the Insured/Insured member/s is suffering from any illness or injury he / she can avail the service for investigations for pathology or radiology from prescribed network centers or outside prescribed network centers up to the limit as specified under this Rider read with Base Policy Schedule.



Section 4
Annual Preventive Health Check -up Cover:

1. The Insured/Insured member/s can avail the free Preventive health checkup once in every Policy Year as per the list given below.

SILVER	GOLD	PLATINUM
Hemogram	Hemogram	Hemogram
Liver function test	Liver function test	Liver function test
Urine routine	Urine routine	Urine routine
Diabetic Profile	Diabetic Profile	Diabetic Profile
Lipid profile	Lipid profile	Lipid profile
Kidney Function Tests	Complete Kidney Function Profile	Complete Kidney Function Profile
Thyroid		Thyroid
Bone Health	Thyroid	Bone Health
	Bone Health	Bone Health
	Vitamins	Vitamins
		Iron Deficiency Profile
		Cardiac Risk Markers

2. The health checkup can be availed on a cashless basis in the prescribed list of hospitals or diagnostic centers.



Section 5
Dental wellness: Consultation, Investigation & Procedures

- Consultation with dentist
- Dental Fillings
- Dental X-ray investigation (IOPA)
- Procedures like Root Canal Treatment, Extractions, Crown restorations covered.



Section 6

Diet & Nutrition Consultations

- Get expert advice on how to maintain a balance between good nutrition and diet
- Video/audio/chat consultation with renowned Dieticians and Nutritionist listed on the Digital platform
- This is a cashless service



Section 7

Emotional Wellness

- Consult an emotional health coach/ psychologist listed on the Digital platform
- This is a cashless service



Section 8

Physical Fitness coverage

- Avail fitness facilities in network Gymnasiums
- Total 365 sessions, One session per day allowed



Voluntary Co-payment Option - 20%

Discounts Available:



Family Discount:

This is available if family members are covered under Individual Plans.

 = **10%**
2 Members Discount

 = **15%**
More than 2 Discount

Note: It is not applicable to Floater Plans



Long Term Discount:

This is available if family members are covered under Individual Plans.

 = **4%**
Years Discount

 = **8%**
Years Discount



Employee Discount:

20%

Discount

will be given on Published Premium in lieu of zero commission to employees of Bajaj General Insurance and Bajaj Group companies



Online / Direct Discount:

5%

Discount will be given

For business written online where no commission is paid

Note: This discount is not applicable for Employees who get employee discount



Product Applicability

Offered with selected Bajaj General Insurance Health & PA policy

Base Product Code	Base Product Name
8450	Health Guard-Individual
8451	Health Guard- Floater
8435	Health Ensure-Individual
8436	Health Ensure - Floater
8442	Health Infinity
8432	Extra Care Plus
8416	Extra Care
8453	Silver Health -Individual
8454	Silver Health -Floater
8407	Critical Illness
8428	Global Personal Guard
8449	Criti-Care
8441	Star Package
8455	Global Health care



Waiting Period

30

Days waiting period

Is applicable on all covers



Pre-existing Disease

Waiting period will be applicable as per the base policy

NOTE: The details in this document are indicative. Please refer to the Rider Policy Wordings for complete details



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BAJAJ GENERAL INSURANCE LIMITED

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

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**FOR ANY QUERY (TOLL FREE)
1800-209-0144 /1800-209-5858**



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For more details on risk factors, Terms and Conditions, please read the Policy Wordings and Prospectus before concluding a sale.

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Policy holders can download Bajaj General app for one - touch access. Available on

