

DIABETIC CARE

OVERVIEW

Term insurance plan provides protection to the family against the loss of income due to the demise of the Life Assured. A segment of the population finds it very difficult to get a life cover due to their health conditions like diabetes, etc. Due to this, most diabetics find it difficult to fulfil their responsibility of financially protecting their families in case they are not around.

Bajaj Allianz Life Diabetic Term Plan Sub 8 HbA1c is a protection plan that offers term insurance cover to Type 2 diabetics and pre-diabetics by factoring in the nuances of their health conditions. The product empowers diabetics to ensure their families have the necessary financial resources to continue with their lives, in the absence of the Life Assured.

KEY ADVANTAGE

1. Provides comprehensive financial security to your family
2. Health Management services will also be provided through webinars, medical consultations, etc. to support our customers to manage their diabetes and general health.
3. Keep Fit Benefit
(Benefit of Premium reduction on Policy Anniversary)
4. Term Plan exclusively designed for Type 2 diabetics (with HbA1c level $\leq 8\%$) and pre-diabetics.

HOW THIS WORKS

1. **Choose Your Sum Assured** - Decide on the level of protection by choosing the sum assured you need to safeguard your family's financial future.
2. **Choose Your Policy Term (Policy Term And Premium Payment Term Are Equal Under This Product)** - Select the period for which you want to get life insurance protection. You need to pay premiums throughout the policy term to continue your life cover.
3. **Choose Your Premium Payment Frequency** - Depending on your convenience you can choose to pay your premiums either monthly, quarterly, half-yearly or yearly.

4. **Answer The Health Questionnaire As Per Your Health Status** - Your premium will be based on your current age, gender, sum assured, HbA1c level, smoker status, health status, policy term, premium payment frequency, etc.

ELIGIBILITY

Entry Age

Minimum Age at Entry

30 years

Maximum Age at Entry

60 years

Maturity Age

Minimum age at maturity

35 years

Maximum age at maturity

75 years

Policy Term(PT)

Minimum

5 years

Maximum

25 years

Premium Payment Term

Regular Premium (Premium Payment Term is equal to Policy Term)

Minimum Sum Assured

Rs. 25,00,000

Note - The sum assured that can be chosen will be in multiples of Rs. 1,00,000

Maximum Sum Assured

No Limit, subject to prevailing Board Approved Underwriting Policy

Note - The sum assured that can be chosen will be in multiples of Rs. 1,00,000

Minimum & Maximum Premium

As per the minimum & maximum Sum Assured

Premium Payment Frequency

Yearly, Half-yearly, Quarterly and Monthly

(Half-yearly, Quarterly and Monthly premium frequency is only allowed under auto-debit process as allowed by RBI to financial institutions.)

Note- All the references to age are Age as on last birthday