

Bajaj Allianz General Insurance Company Limited

Corporate Identity Number: U66010PN2000PLC015329. IRDAI Registration No.113

Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune - 411 006

M-CARE
Policy Wordings
UIN- BAJHLIP22019V022122

PREAMBLE-

Our agreement to insure You is based on Your Proposal to Us, which is the basis of this agreement, and Your payment and our receipt and realization of the prescribed premium. This Policy records the entire agreement between the Company and You and sets out what We insure, how We insure it, and what We expect of You and what You can expect of Us.

SECTION A: OPERATIVE PART

Scope of cover:

If the Insured is diagnosed as suffering from a Vector Borne disease listed below which first occurs or manifests itself during the Policy Period, the Company shall pay a lump sum Benefit to the Insured or Insured Person [in floater policy], as the case may be, as specified under the Policy Schedule, Subject to Limit of Benefits, Sum Insured, limits, terms, conditions definitions and exclusions contained or otherwise expressed in the Policy Schedule read with these Terms and Conditions.

COVERAGE

1. Dengue Fever

Subject to Limit of Benefits, the Company shall pay the benefit as specified in the Policy Schedule in the event of Insured or the Insured Person(s), as the case may be being hospitalized during the the Policy Period, with the diagnosis of Dengue which is confirmed by Medical Practitioner along with laboratory examinations results countersigned by a Pathologist/microbiologist indicating –

1. Immunoglobulins /Polymerase Chain Reaction (PCR) test showing positive results for Dengue
2. Concurrent to the above two conditions the final diagnosis should be confirmed as Dengue Fever

2. Malaria

The Company shall pay the benefit as specified in the Policy Schedule in the event of Insured Person being hospitalized during the the Policy Period, with the diagnosis of Malaria which is confirmed by a medical practitioner with confirmatory tests indicating presence of Plasmodium falciparum/ vivax/ malariae in the his/her blood by laboratory examination countersigned by a pathologist/microbiologist in peripheral blood smear or positive rapid diagnostic test (antigen detection test).

3. Filariasis

(Payable only once in lifetime)

The Company shall pay the benefit as specified in the Policy Schedule in the event of Insured Person being hospitalized during the the Policy Period, with the diagnosis of Filariasis commonly known as elephantiasis, and same must be confirmed by a Medical Practitioner with laboratory examination with presence of microfilariae in a blood smear by microscopic examination and along with any two of the following Clear and visible manifestation of the disease:

1. lymphoedema,
2. elephantiasis and
3. scrotal swelling
4. Concurrent to the above three conditions the final diagnosis should be confirmed as Filariasis

Note-

1. If the Insured Person is already infected with Filariasis prior to first Policy inception then this benefit will not be extended for lifetime
2. Once the Sum Assured is paid for any Insured Person, no other claim for this particular condition shall be paid to the Insured Person in his/her entire lifetime.

4. Kala Azar

The Company shall pay the benefit as specified in the Policy Schedule in the event of Insured Person being hospitalized during the the Policy Period, with the diagnosis of Visceral Leishmaniosis, also known as kala-azar which is characterized by irregular bouts of fever, substantial weight loss, swelling of the spleen and liver and anaemia and same must be confirmed

by a Medical Practitioner by parasite demonstration in bone marrow/spleen/lymph node aspiration or in culture medium as the confirmatory diagnosis or positive serological tests for kala azar indicating presence of this disease.

5. Chikungunya

The Company shall pay the benefit as specified in the Policy Schedule in the event of Insured Person being hospitalized during the the Policy Period, with the diagnosis of Chikungunya which is characterized by an abrupt onset of fever with Joint pain. Other common signs and symptoms include muscle pain, headache, nausea, fatigue and rash and same must be confirmed by a Medical Practitioner and by Serological tests, such as enzyme-linked immunosorbent assays (ELISA), confirming the presence of IgM and IgG anti-chikungunya antibodies.

6. Japanese Encephalitis

The Company shall pay the benefit as specified in the Policy Schedule in the event of Insured Person being hospitalized during the the Policy Period, with the diagnosis of Japanese Encephalitis is which is characterized by rapid onset of high fever, headache, neck stiffness, disorientation, coma, seizures, spastic paralysis and same must be confirmed by a Medical Practitioner by positive serological test for Japanese Encephalitis by immunoglobulin M (IgM) antibody capture ELISA (MAC ELISA) for serum and cerebrospinal fluid (CSF).

7. Zika Virus

The Company shall pay the benefit as specified in the Policy Schedule in the event of Insured Person being hospitalized during the the Policy Period, with the diagnosis of Zika virus disease which have symptoms like mild fever, skin rash, conjunctivitis, muscle and joint pain, malaise or headache and same must be confirmed by a registered medical practitioner by plaque-reduction neutralization testing (PRNT). PRNT is performed by CDC or a CDC-designated confirmatory testing laboratory to confirm presumed positive, equivocal, or inconclusive IgM results.

Note-

Benefit Payout-

- **Individual Sum Assured policies-**
If We pay the claim for any of the listed vector borne diseases then this Policy shall cease for the named Insured or Insured Person, as the case may be.
- **Floater Sum Assured Policy**
 - i Family floater Policy covering 2 members-
If We pay the claim for any one of the named Insured Person for the listed vector borne diseases then the Policy shall cease for both the named Insured Persons
 - ii Family Floater Policy covering more than 2 members-
If We pay the claim for any one of the Named Insured Person for the listed vector borne diseases then the Policy shall cease for the Named Insured Person for whom the claim has been paid, and the Policy shall continue for rest of the Insured Persons covered under the Policy, however after payment of second claim for other Insured Persons the Policy would cease for all Insured Persons.

SECTION B: DEFINITIONS

1. Bajaj Allianz Network Hospitals / Network Hospitals:

Bajaj Allianz Network Hospitals / Network Hospitals means the Hospitals which have been empanelled by Us as per the latest version of the schedule of Hospitals maintained by Us, which is available to You on request. For updated list please visit our website www.bajajallianz.com

2. Cashless facility

Means a facility extended by the Company to the Insured/Insured Person(s), as the case may be, where the payments, of the costs of treatment undergone by the Insured/Insured Person(s), as the case may be, in accordance with the Policy Schedule read with standard Terms and Conditions, are directly made to the network provider by the Company to the extent pre-authorization approved subject to Limitation of Benefits.

3. Condition Precedent shall mean a Policy Schedule read with these standard Terms and Conditions upon which the Company's liability under the Policy Schedule is conditional upon.

4. Disclosure to information norm-

The Policy shall be void and all premium paid hereon shall be forfeited to the Company and no claim shall be entertained from Insured/Insured Persons, as the case may be, in the event of misrepresentation, mis description or non-disclosure of any material fact.

5. Family- Includes the Insured; his/her lawfully wedded spouse, and dependent children & parents

- 6. Grace Period** means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a Policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.
- 7. Hospital** means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:
- i has qualified nursing staff under its employment round the clock;
 - ii has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
 - iii has qualified medical practitioner(s) in charge round the clock;
 - iv has a fully equipped operation theatre of its own where surgical procedures are carried out;
 - v Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.
- 8. Hospitalisation** means admission in a Hospital for a minimum period of 24 consecutive In patient Care hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.
- 9. Disease/Illness** means 'a sickness' or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.
- a. Acute condition - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery
 - b. Chronic condition - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:
 - i it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
 - ii it needs ongoing or long-term control or relief of symptoms
 - iii it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
 - iv it continues indefinitely
 - v it recurs or is likely to recur
- 10. Limit of Benefit** represents Sum Insured or Our maximum liability to make payment for claim of the Insured or for each and every claim per Insured Person and collectively for all Insured Persons (for floater policies) mentioned in the Policy Schedule annually during the Policy Period and in the aggregate for the Insured Persons(s) named in the Policy Schedule annually during the Policy Period, and also means the amount stated in the Policy Schedule against each Cover.
- 11. Medical Advise** means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.
- 12. Medical Practitioner/ Doctor/Physician** is a person who holds a valid registration/license from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government or holds a valid registration/license from the medical council of respective countries mentioned in Section C Exclusions [for treatment in respective countries] and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his registration/license. But "Medical Practitioner/ Doctor/Physician" shall not include (i) any member of the Insured's family even if he is qualified as per this definition, and (ii) Chiropractitioner.
- 13. Medically Necessary Treatment**
Is defined as any treatment, tests, medication, or stay in hospital or part of a stay in hospital which
- i is required for the medical management of the illness or injury suffered by the insured;
 - ii must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
 - iii must have been prescribed by a medical practitioner,
 - iv Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
- 14. Insured/Named Insured** means (i) the proposer who proposes for himself as sole Insured, or (ii) in case of family floater, the proposer who proposes for himself and Insured Persons named in the Policy Schedule. Provided that in either case the Insured shall be not more than 65 years of age.
- 15. Insured Person** means the Insured's Family members, named in the Policy Schedule provided that Family Members of Insured shall not be older than 65 years of age at the time of commencement of the Policy.
- 16. Notification of Claim** means the process of intimating a claim to the Company or TPA through any of the recognized modes of communication.
- 17. Non- Network Provider:**
Any hospital, day care centre or other provider that is not part of the network.

18. **OPD treatment** means the one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.
19. **Portability** means transfer by an individual health insurance policyholder (including family cover) of the credit gained for pre-existing conditions and time-bound exclusions if he/she chooses to switch from one insurer to another.
20. **Pre-Existing Disease** means any condition, ailment or injury or related condition(s) for which there were signs or symptoms, and / or were diagnosed, and / or for which medical advice / treatment was received within 48 months prior to the first Policy issued by the Company and renewed continuously thereafter.
21. **Portability** means transfer by an individual health insurance policyholder (including family cover) of the credit gained for pre-existing conditions and time-bound exclusions if he/she chooses to switch from one insurer to another.
22. **Policy** means the proposal, insurance contract as evidenced by Policy Schedule read with these standard Terms and Conditions and any annexure to Policy Schedule and any endorsements attaching to and/or forming part of Policy Schedule, either at the commencement or during the Policy Period. Policies shall be construed accordingly.
23. **Policy Period** refers to Policy period from Risk Inception Date [RID] to Risk End Date [RED], within/during which the insurance risk Cover for Insured Persons is issued by the Company under the Policy Schedule.
24. **Policy Schedule** means the insurance policy schedule together with these standard Terms and Conditions and any annexure attached to it.
25. **Renewal** means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods.
26. **You, Your, Yourself, Your Family** named in the schedule means the person or persons that We insure as set out in the Schedule.
27. **We, Our, Ours, Us, Company** means the Bajaj Allianz General Insurance Company Limited.

SECTION C: EXCLUSIONS

No payment will be made by the Company for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

I. Waiting Period

1. Any of the listed vector borne disease diagnosed within the first 15 days of the date of commencement of the Policy is excluded. This exclusion shall not apply to an Insured/Insured Persons, as the case may be, for whom coverage has been renewed without a break, for subsequent years provided there are NIL claims in the previous Policies.
2. If the Policy is opted after occurrence of any of the listed vector borne diseases, a 60 days waiting period shall be applicable for the specific ailment from date of previous admission.
However once a benefit is paid under the Policy Schedule during the Policy Period and the Named Insured renews the Policy, in such scenario for the renewal Policy, 60 days waiting period from date of previous admission would apply for the specific ailment of which a claim has been paid.
3. If the Policy is renewed within 60 days from the date of admission of the previously paid claim for the named Insured/Insured Persons, as the case may be, a 60 days cooling off period shall apply for the same ailment in the renewed policy opted, however there would be no waiting period for other listed vector borne diseases.
4. If the Policy is renewed post 60 days from the date of admission of the previously paid claim for the named Insured/Insured Persons, as the case may be, then a fresh waiting period of 15 days shall apply for all listed vector borne diseases.

II. General Exclusions

1. Any Treatment taken for any illness other than for vector borne diseases as listed in Section A
2. Admission to hospital for less than 24 hours
3. Diagnosis and treatment outside India. However, this exclusion shall not be applicable in the below listed countries:

New Zealand	Japan
Singapore	Canada
Switzerland	Dubai
USA	Hong Kong
Malaysia	Countries of the European Union.

SECTION D: GENERAL CONDITIONS

I. Conditions precedent to the contract

1. Conditions Precedent

Where this Policy requires You to do or not to do something, then the complete satisfaction of that requirement by You or someone claiming on Your behalf is a precondition to any obligation We have under this Policy. If You or someone claiming on Your behalf fails to completely satisfy that requirement, then We may refuse to consider Your claim and or the Benefits.

II. Conditions when claim arises

1. Claim procedure

All Claims will be settled by In house claims settlement team of the company and no TPA is engaged. However, Company reserves right to engage TPA.

After the Occurrence of an Insured Event that may result in a claim, then as a condition precedent to the Company's liability, the Insured/Insured Persons, as the case may be, must comply with the following:

- i. The Insured//Insured Persons, as the case may be or someone claiming on him/her behalf must inform the Company within 48 hours* of hospitalization in case emergency hospitalization and 48 hours* prior to hospitalization in case of planned hospitalization.
- ii. The Company shall make payment when the Insured//Insured Persons, as the case may be, or their representative claiming on his/ her behalf have provided the Company with necessary documentation and information.
- iii. The Insured/Insured Persons, as the case may be, or someone claiming on his/her behalf must promptly and in any event within 30 days of discharge from a Hospital give the Company the documentation as listed out in greater detail below and other information the Company ask for to investigate the claim or the Company's obligation to make payment for it.
- iv. If the original documents are submitted with the co-insurer, the Xerox copies attested by the co-insurer should be submitted

*Note: Waiver of conditions (i) and (iii) may be considered in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the Insured was placed it was not possible from him/her or any other person to give notice or file claim within the prescribed time limit.

A. Cashless Claims Procedure:

Cashless treatment is only available at Network Hospitals subject to cashless authorisation and Limit of Benefits. In order to avail of cashless treatment, the following procedure must be followed by You or your representative:

- i Prior to taking treatment and/or incurring Medical Expenses at a Network Hospital, You must call Us and request pre-authorisation by way of the written form.
- ii In case of Emergency hospitalization, You/the Insured Person/ Insured Representative shall intimate such admission within 24 hours of such hospitalization
- iii On receipt of your pre-authorization form duly filled and signed by you, our representative then will respond, within 2 hours, with Approval, Rejection or an more information.
- iv If the procedure above is followed, You will not be required to directly pay for the bill amount in the Network Hospital that We are liable under Section A Coverage above and the original bills and evidence of treatment in respect of the same shall be left with the Network Hospital. Pre-authorisation does not guarantee that all costs and expenses will be covered. The maximum amount payable would be restricted as specified under the plan opted shown on the Schedule subject to Limitation of Benefits. 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.
- v In case the hospital bill amount is lower than the payable benefit, We will directly pay You the difference between the benefit payable and the hospital bill amount. However, if the hospital bill amount is higher than the payable benefit/Limitation of Benefit, You will be required to settle the balance hospital bill on Your own.
- vi After considering Your request and after obtaining any further information or documentation We have sought, We may, if satisfied, send You or the Network Hospital, an authorisation letter. The authorisation letter, the ID card issued to You along with this Policy and any other information or documentation that We have specified must be produced to the Network Hospital identified in the pre-authorization letter at the time of Your admission to the same.

B. Reimbursement Claims Procedure:

If Pre-authorisation as per III A, above is denied by Us or if treatment is taken in a Hospital other than a Network Hospital or if You do not wish to avail cashless facility, then:

- i You or someone claiming on Your behalf must inform Us in writing immediately within 48 hours of diagnosis of any of the listed vector borne ailments
- ii You must immediately consult a Doctor and follow the advice and treatment that he recommends.

- iii You must have Yourself examined by Our medical advisors if We ask for this, and as often as We consider this to be necessary at Our cost.
- iv You or someone claiming on Your behalf must promptly and in any event within 30 days of diagnosis of any of the listed vector borne ailment /discharge from the Hospital (if admitted) give Us the documentation as per the claims documents list specified below.

Claim documents to be submitted for claim:

- i Claim Form duly signed by the insured along with NEFT Form signed by the Claimant
- ii Copy of Discharge Summary / Discharge Certificate
- iii Attested copies of Indoor case papers
- iv Copy of Final Hospital Bill
- v All required Investigation Reports
- vi Medical certification from specialist
- vii In cases where a fraud is suspected, We may call for any additional document(s) in addition to the documents listed above
- viii Aadhar card & PAN card Copies is as per the IRDAI guidelines read with.

2. Payment of Claims

- i You agree that We need only make payment when You or someone claiming on Your behalf has provided Us with necessary documentation and information. We will make payment to You or Your Nominee. If there is no 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.
- ii 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 a settlement of the claim to you. Upon acceptance of an offer of settlement by you, the payment of the amount due shall be made within 7 days from the date of acceptance of the offer by you. In the cases of delay in the payment, We 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.
- iii 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.
- iv 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 complete set of documents. You may take recourse to the Grievance Redressal procedure.

3. Basis of Claims Payment

- i. Individual Sum Assured Policies-
If We pay the claim for any of the listed vector borne diseases then this Policy shall cease for the named Insured/Insured Persons(s), as the case may be.
- ii. Floater Sum Assured Policy:
 - a. Family floater policy covering 2 members-
If We pay the claim for any one of the named Insured Person for the listed vector borne diseases then this Policy shall cease for both the named Insured Persons
 - b. Family Floater Policy covering more than 2 members-
If We pay the claim for any one of the named Insured Person for the listed vector borne diseases then this Policy shall cease for the named insured for whom the claim has been paid, the Policy shall continue for rest of the members covered under the Policy, however after payment of second claim for other Insured Persons the Policy would cease for all members
- iii. If a claim is admitted against Lymphatic Filariasis, upon renewal of policy, coverage will be available for all conditions except Lymphatic Filariasis. For Lymphatic Filariasis, once the sum assured is paid for any life, no other claim for this particular condition shall be paid to the Insured Person in the entire lifetime of the policyholder.

4. Arbitration and Reconciliation and Dispute Resolution:

- i If any dispute or difference shall arise as to the quantum to be paid under the Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to decision of a sole arbitrator in writing by the Insured/Insured Persons/Company ["Party/Parties"] or if they cannot agree upon a single arbitrator within 30 days of any Party invoking arbitration, the same shall be referred to a panel of the arbitrators comprising

of two arbitrators, one appointed by each of the Parties to the dispute/ difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996. The law of the arbitration will be Indian law, and the seat of the arbitration and venue for all hearings shall be Pune, India.

- ii It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy.
- iii It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained
- iv If these arbitration provisions are held to be invalid, then all such disputes or differences shall be referred to the exclusive jurisdiction of the Indian Courts. If these arbitration provisions are held to be invalid, then all such disputes or differences shall be referred to the exclusive jurisdiction of the Indian Courts.
- v It is also hereby further expressly agreed and declared that if the Company shall disclaim/repudiate the claim and liability to the Insured/Insured Persons for any claim under Policy issued to them, and such claim shall not, within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit or proceeding before a Court of law or any other competent statutory forum/tribunal, then all benefits under the Policy shall be forfeited and the rights of Insured/Insured Persons shall stand extinguished and the liability of the Company shall also stand discharged.

III. Conditions for renewal of the contract

- A. The policy may be renewed on exhaustion of Sum Insured on payment of a claim or on expiry of the current policy on identical terms, conditions and Premium.
- B. Premium payable or any changes in terms & conditions on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.

1. Renewal with Nil Claims

- i Under normal circumstances, lifetime renewal benefit is available under the Policy except on the grounds of fraud, misrepresentation or moral hazard or non-co-operation by the Insured/Insured Person or if any false statement, or declaration is made or used or Upon the occurrence of an event of Vector Borne disease.
- ii In case of our own Company's renewal a grace period of 30 days is permissible and the Policy will be considered as continuous for the purpose of waiting period. Any claim incurred as a result of Insured disease contracted during the break period will not be admissible under the Policy.
- iii For renewals received after completion of 30 days grace period, a fresh application of health insurance should be submitted to Us, it would be processed as per a new business proposal.

2. Renewal upon admission of a claim:

- i Upon payment of claim the Insured has option to renew the Policy with immediate effect or on a later date as per below terms & conditions
 - a. If the Policy is renewed within 60 days from the date of admission of the previously paid claim for the named insured a 60 days cooling off period shall apply for the same ailment in the new Policy opted, however there would be no waiting period for other listed vector borne diseases
 - b. If the Policy is renewed post 60 days from the date of admission of the previously paid claim for the named insured then a fresh waiting period of 15 days shall apply for all listed vector borne diseases
- ii For Lymphatic Filariasis, once the sum assured is paid for any life, no other claim for this particular condition shall be paid to the Named insured in the entire lifetime.

For example,

Scenario 1- Individual Policy and family floater with Self + Spouse

If Policyholder has bought the Policy on 01 Jan 2018 and Malaria is diagnosed on 01 Feb 2018. He will be paid full sum assured (subject to fulfilment of other terms and conditions) and the Policy will terminate. He will now have an option to renew the cover for 100% of sum assured for all covered conditions immediately after the termination of the previous Policy. He will be covered for all conditions except Malaria from day 1 of the new Policy. However he will be covered for Malaria with effect from 03 April 2018 (60 days post date of previous admission i.e. 01 Feb 2018).

Scenario 2- Family Floater with Self, Spouse and Children

If Insured has bought the family floater policy for himself, his wife and 2 children on 01 Jan 2018 and Malaria is diagnosed on 01 Feb 2018. He will be paid full sum assured (subject to fulfilment of other terms and conditions) and the coverage would cease for named insured, however the Policy shall continue for rest of

the members covered under the Policy, however after payment of second claim for other Insured Persons the Policy would cease for all members

For both scenarios mentioned above the named insured against whom a claim has been paid will now have an option to renew the cover for 100% of sum assured for all covered conditions immediately after the termination of the previous Policy. He will be covered for all conditions except Malaria from day 1 of the new Policy. However he will be covered for Malaria with effect from 03 April 2018 (60 days post date of previous admission i.e. 01 Feb 2018).

Premium payable or any changes in terms & conditions on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.

4. Revision/ Modification of the Policy:

There is a possibility of revision/ modification of terms, conditions, coverages and/or premiums of this product at any time in future, with appropriate approval from IRDA. In such an event of revision/modification of the product, intimation shall be set out to all the existing Insured Persons at least 3 months prior to the date of such revision/modification comes into the effect.

5. Withdrawal of Policy

There is possibility of 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 Persons. 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 Health 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.

IV. Conditions applicable during the Policy Period:

1. Insured

No person other than a person named as an Insured/Insured Person shall be covered under this Policy unless and until his name has been notified in writing to the Company. Cover under this Policy shall be withdrawn from any person named as an Insured/Insured Person immediately upon the Named Insured delivering written notice of the same to the Company. The Named Insured agrees to and shall hold the Company harmless against any and all claims, costs and expenses that may result because of the incorrect or unintentional cancellation of this insurance in relation to any Insured/Insured Person.

2. Fraud

If the Insured//Insured Person and/ or Named Insured shall make or advance any claim knowing the same to be false or fraudulent as regards amount or otherwise, this Policy shall be void and all claims or payments hereunder shall be forfeited, irrespective of whether claim is paid or not.

3. Free Look Period

You have a period of 15 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,

- i a deduction of the expenses incurred by Us on Your medical examination, stamp duty charges, if the risk has not commenced,
- ii a deduction of the stamp duty charges, medical examination charges & proportionate risk premium for period on cover, If the risk has commenced
- iii a deduction of such proportionate risk premium commensurating with the risk covered during such period ,where only a part of risk has commenced
- iv Free Look Period will not be applicable for renewal Policies.

4. Cancellation

- i We may cancel this insurance by giving You at least 15 days written notice, and if no claim has been made then We shall refund a pro-rata premium for the unexpired Policy Period.

- ii You may cancel this insurance by giving Us at least 15 days written notice, and if no claim has been made then the We shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below.

PERIOD ON RISK	RATE OF PREMIUM REFUNDED
Upto one month	75% of annual rate
Upto three months	50%of annual rate
Upto six months	25% of annual rate
Exceeding six months	Nil

5. Entire Contract

The Policy constitutes the complete contract of insurance. No change or alteration shall be valid or effective unless approved in writing by Us, which approval shall be evidenced by an endorsement on the Schedule.

6. Discount- Employee or Online Discount-

20% discount is applicable if customer buys policy from our website or if the policy is bought by our Company's employees.

7. Portability Conditions

- i **Retail Policies:** As per the Portability Guidelines issued by IRDA, applicable benefits shall be passed on to customers who were holding similar retail Vector Borne Diseases policies of other non-life insurers.
- ii **Group Policies:** As per the Portability Guidelines issued by IRDA, applicable benefits shall be passed on to customers who were insured under a Group M-Care Policy of Company and are availing an M-Care Policy of Company. However, such benefits shall be applicable only in the event of discontinuation/ non-renewal of the Group M-Care 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).

7. Territorial Limits & Governing Law

The Company's liability to make any payment shall be in Indian Rupees only.

8. Migration of Policy

- The insured 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 olicy years would be extended in the new Policy, provided the Policy has been maintained without a break

9. Grievance Redressal Procedure

Bajaj Allianz General Insurance has always been known as a forward looking customer centric organization. We take immense pride in the spirit of service and the culture of keeping customer first in our scheme of things. In order to provide you with top-notch service on all fronts, We have provided you with multiple platforms via which you can always reach one of our representatives.

Level 1

In case you have any service concern, you may please reach out to our Customer Experience team through any of the following options:

- Our website @ <https://general.bajajallianz.com/BagicNxt/misc/iTrack/onlineGrievance.jsp>
- Call us on our Toll Free No. 1800 209 5858
- Mail us on customercare@bajajallianz.co.in,
- Write to: Bajaj Allianz General Insurance Co. Ltd
GE Plaza, Airport Road, Yerwada
Pune, 411006

Level 2

In case you are not satisfied with the response given to you by our team, you may write to our Grievance Redressal Officer Mr. Rakesh Sharma at ggro@bajajallianz.co.in.

Level 3

If you are still not satisfied with the resolution provided, you can further escalate to Mr. Hitesh Sindhwani Head, Customer Experience, at email: head.customerservice@bajajallianz.co.in.

Grievance Redressal cell for Senior Citizens

Senior citizen cell for insured person who are senior citizens

'Good thing comes 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

Email address: seniorcitizen@bajajallianz.co.in

In case your complaint is not fully addressed by the Company, You may use the Integrated Grievance Management System (IGMS) for escalating the complaint to IRDAI or call 155255 . Through IGMS you can register your complain online and track its status. For registration please visit IRDAI website www.irda.gov.in.

If the issue still remains unresolved, You may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance.

The contact details of the ombudsman offices are mentioned below. However, We request you to visit <http://www.gbic.co.in> for updated details.

Office Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD - Shri/Smt..... Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU - Shri/Smt..... Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka.

<p>BHOPAL - Shri/Smt..... Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in</p>	<p>Madhya Pradesh, Chattisgarh.</p>
<p>BHUBANESHWAR - Shri/Smt..... Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in</p>	<p>Orissa.</p>
<p>CHANDIGARH - Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in</p>	<p>Punjab, Haryana, Jammu & Kashmir, Himachal Pradesh, Chandigarh.</p>
<p>CHENNAI - Shri/Smt..... Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in</p>	<p>Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).</p>
<p>DELHI - Shri/Smt..... Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 2323481/23213504 Email: bimalokpal.delhi@ecoi.co.in</p>	<p>Delhi.</p>
<p>GUWAHATI - Shri/Smt..... Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@ecoi.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
<p>HYDERABAD - Shri/Smt..... Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.</p>
<p>JAIPUR - Shri/Smt..... Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg,</p>	<p>Rajasthan.</p>

Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in	
ERNAKULAM - Shri/Smt..... Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry.
KOLKATA - Shri/Smt..... Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW -Shri/Smt..... Office of the Insurance Ombudsman, Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in	Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI - Shri/Smt..... Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
NOIDA - Shri. Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanoor, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
PATNA - Shri/Smt..... Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in	Bihar, Jharkhand.

PUNE - Shri/Smt.....

Office of the Insurance Ombudsman,
Jeevan Darshan Bldg., 3rd Floor,
C.T.S. No.s. 195 to 198,
N.C. Kelkar Road, Narayan Peth,
Pune – 411 030.
Tel.: 020-41312555
Email: bimalokpal.pune@ecoi.co.in

Maharashtra, Area of Navi Mumbai and Thane
excluding Mumbai Metropolitan Region

Note: Address and contact number of Governing Body of Insurance Council

Secretary General - Governing Body of Insurance Council

JeevanSevaAnnexe, 3rd Floor, S.V. Road, Santacruz (W), Mumbai - 400 054

Tel No: 022-2610 6889, 26106245, Fax No. : 022-26106949, 2610 6052, E-mail ID: inscoun@gbic.co.in

Please visit our website for list of network hospitals and network Diagnostic Centres , Website: www.bajajallianz.com or get in touch with 24*7 helpline number: 1800-103-2529 (toll free) / 020-30305858