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### PLATINUM PLAN

- Double SI in 2 Claim Free Years with Super Cumulative Bonus
- Recharge Benefit with No Extra Premium
- Additional SI Option Up to Rs. 1 Crore
- Wellness Benefit
- Maximum Discount Up to 55%

## An "ALL-ROUND" health cover to guard your family

Presenting Bajaj Allianz ALL NEW HEALTH GUARD that helps fortify the entire family with a range of ALL ROUND features that provide the best and modern medical care



Contact Bajaj Allianz Care Advisor | 1800 209 0144 | [bajajallianz.com](http://bajajallianz.com)

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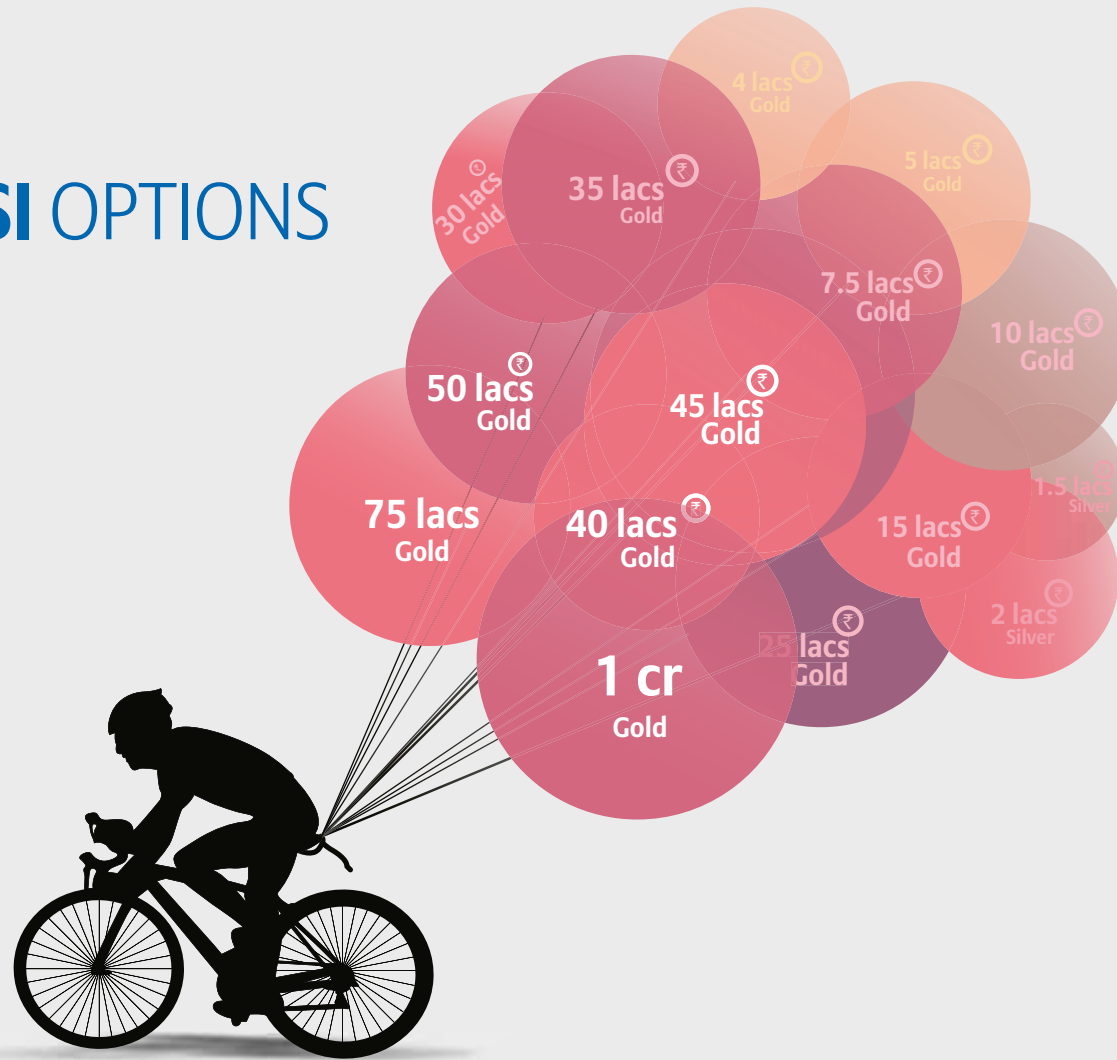




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# FLEXIBLE SI OPTIONS



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# ALL NEW HEALTH GUARD PLANS



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# DIFFERENT PLANS



## Individual Health Plan

Sum insured for each member is separate



## Family Floater Health Plan

Single Sum Insured for the entire family

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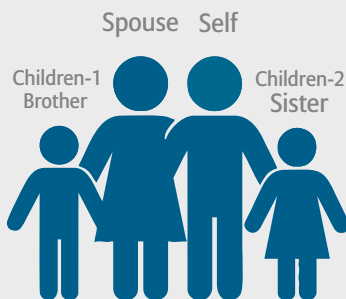
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# FAMILY FLOATER PLAN



## Who can be insured

Self, spouse and up to 4 kids



## Separate policy for parents



## Maximum 6 members can be insured



No family discount

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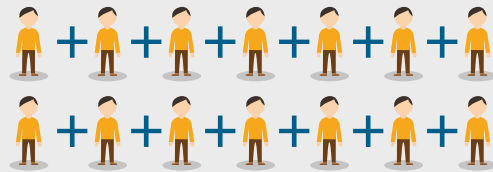


# INDIVIDUAL PLAN



## Extended Family Member Cover

Self, Spouse, Kids, Parents, Parents-in-law, Sister, Brother, Aunt, Uncle, Grandchildren



**Maximum 14 members can be insured**



## Family discount:

10% if 2 members are covered



15% if 3 or more members are covered

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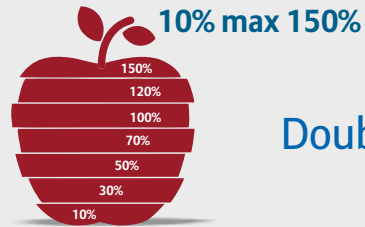
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# PLATINUM PLAN COVERAGES



Double SI in 2 claim-free years with Super Cumulative Bonus



Wellness Benefit Discount



Additional SI option of Rs. 75 Lacs & Rs. 1 Crore



Recharge Benefit with no Extra Premium



Maximum Discount up to 55%

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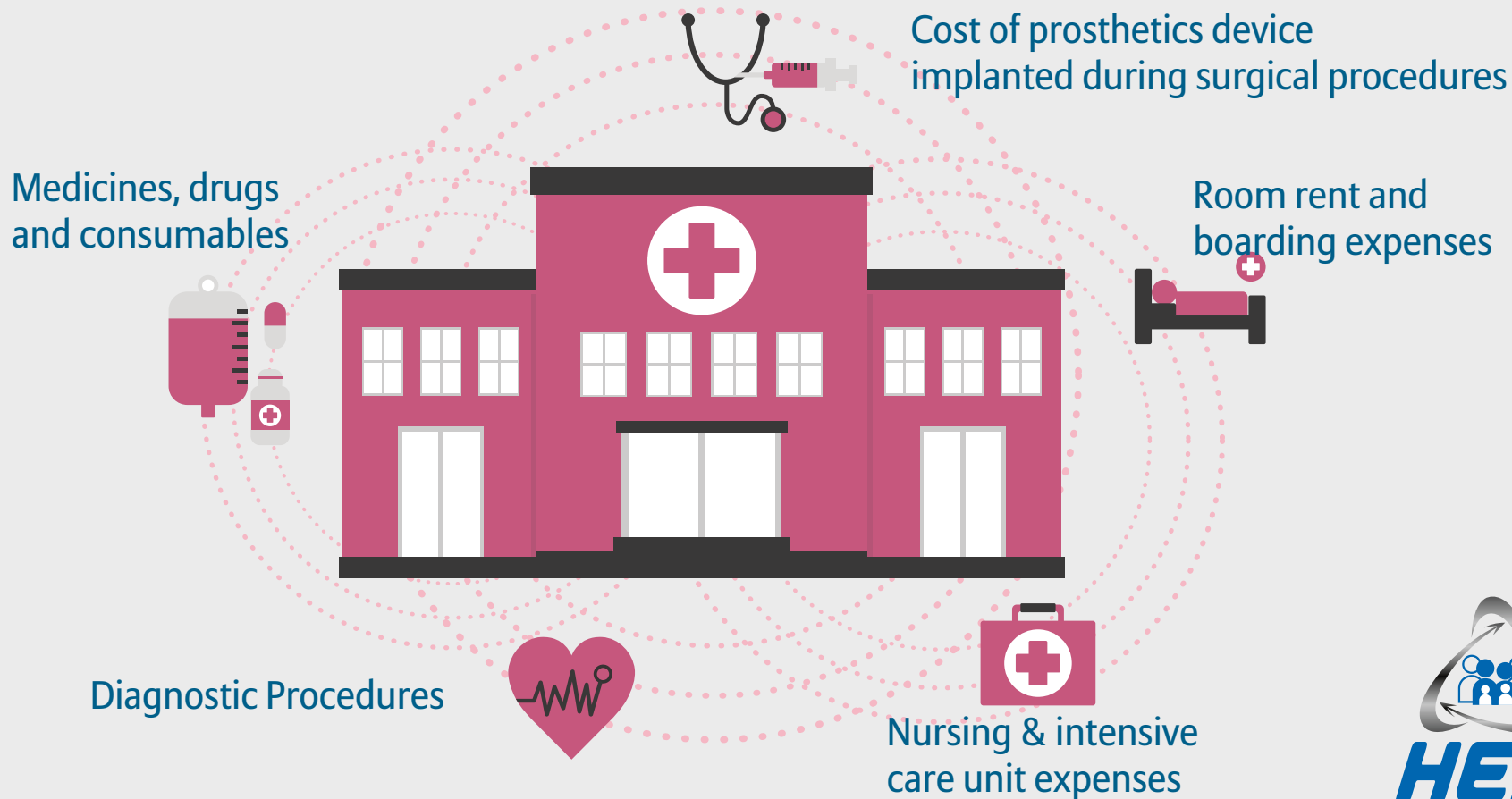
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# IN-PATIENT HOSPITALIZATION TREATMENT



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# ROOM RENT

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**Silver Plan:**  
Up to 1% of SI

## Gold & Platinum Plan

SI Rs. 3 Lacs to Rs. 7.5 Lacs – Single Private AC room  
SI Rs. 10 Lacs & above – At Actuals

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# PRE & POST HOSPITALIZATION EXPENSES



Pre **Hospitalization**

60 Days



Post **Hospitalization**

90 Days

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# MENTAL & PSYCHIATRIC ILLNESS: IN-PATIENT HOSPITALIZATION COVER

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**For Silver Plan**  
Up to 25% of Sum Insured



**For Gold and Platinum Plan**  
Up to 25% of SI or  
Rs. 2 Lac whichever is lower

**An "ALL-ROUND" health cover to guard your family**



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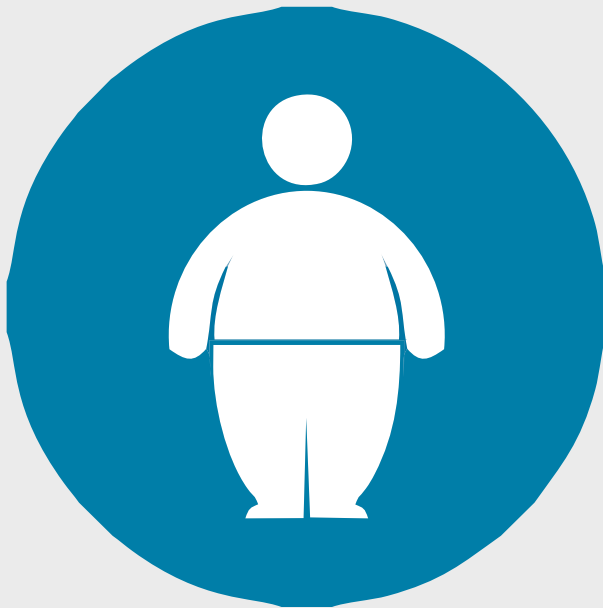
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# BARIATRIC SURGERY COVER

For Silver Plan

Up to 25% of Sum Insured



For Gold and Platinum Plan

Up to 50% of Sum Insured,  
or Maximum up to Rs. 5 Lacs

An "ALL-ROUND" health cover to guard your family



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# MODERN TREATMENT METHODS AND ADVANCEMENT IN TECHNOLOGIES

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**For Silver Plan**  
Up to 50% of Sum Insured



**For Gold and Platinum Plan**  
Up to 50% of SI or Rs. 5 Lac  
whichever is lower

**An "ALL-ROUND" health cover to guard your family**



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# CATARACT SURGERY

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**Cataract limit 20%\* of the Sum Insured for each eye**

\*Subject to maximum of Rs 1,00,000/- for each of You.

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# MATERNITY COVER



Available only in Gold & Platinum Plan

Type of Delivery	Gold Plan Rs. 3 Lac to Rs. 7.5 Lacs	Platinum Plan Rs. 5 Lacs to Rs. 7.5 Lacs	Gold & Platinum Plan Rs. 10 Lacs & Above
Normal	Up to Rs. 15,000	Up to Rs. 15,000	Up to Rs. 25,000
Caesarean	Up to Rs. 25,000	Up to Rs. 25,000	Up to Rs. 35,000

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## NEW BORN BABY COVER



Medical expenses towards treatment and mandatory vaccinations of new born baby during post birth, covered up to a period of 90 days within limit of the sum insured under Maternity Expenses.

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# AYURVEDIC/HOMEOPATHIC HOSPITALIZATION



Maximum liability under this benefit will be Rs. 20,000 per year.

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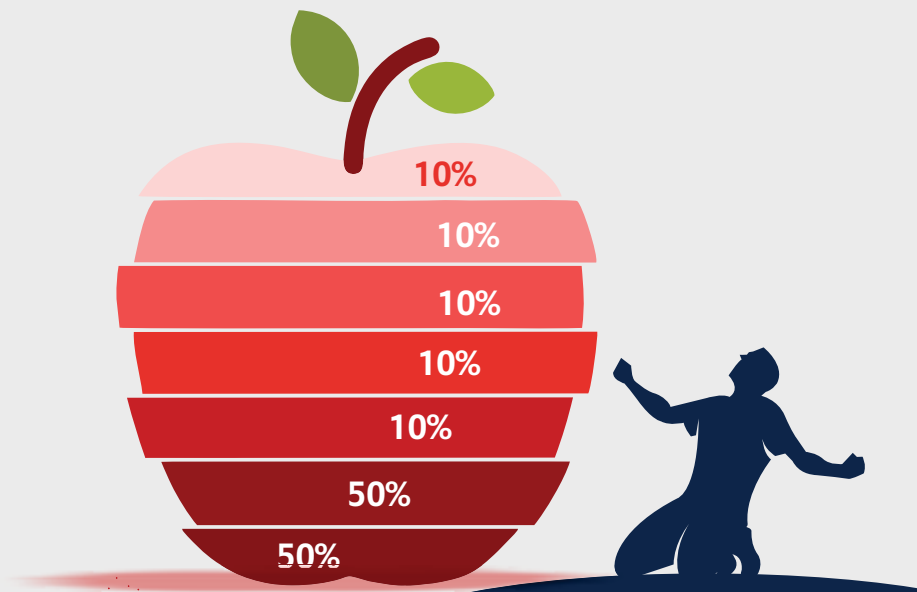


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# SUPER CUMULATIVE BONUS - PLATINUM

Claim Free Year	%Increase in Limit of Indemnity
Year 1	50%
Year 2	50%
Year 3	10%
Year 4	10%
Year 5	10%
Year 6	10%
Year 7	10%



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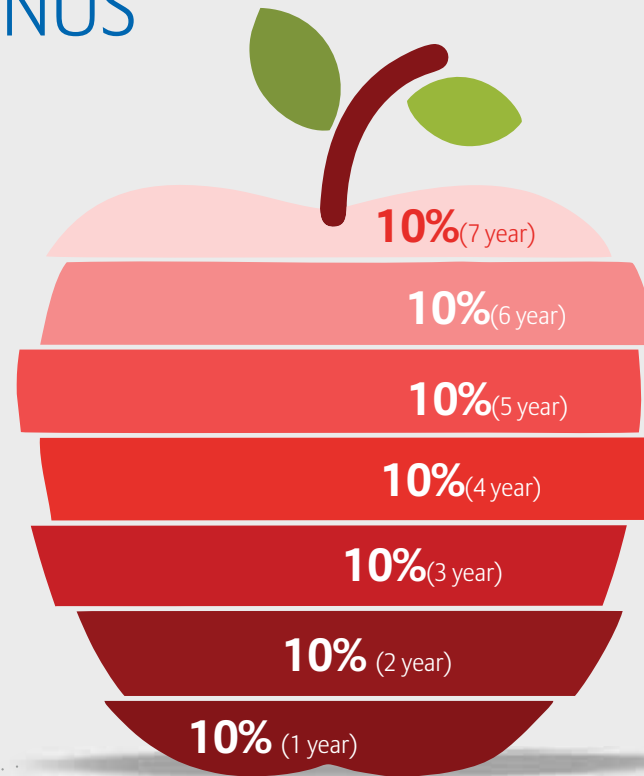
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# CUMULATIVE BONUS

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In the event of claim, cumulative bonus shall be reduced by 10% of basic sum insured in subsequent year.

Sum Insured increase by 10% yearly accumulated maximum up to 100% of SI

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# RECHARGE BENEFIT- PLATINUM

Sum Insured	Limit (INR)
5 Lac	1 Lac
7.5 Lacs	1.5 Lacs
10 Lacs	2 Lacs
15 Lacs	3 Lacs
20 Lacs	4 Lacs
25 Lacs to 1 Crore	5 Lacs

25 Lac <  
20 Lac  
15 Lac  
10 Lac  
7.5 Lac  
5 Lac



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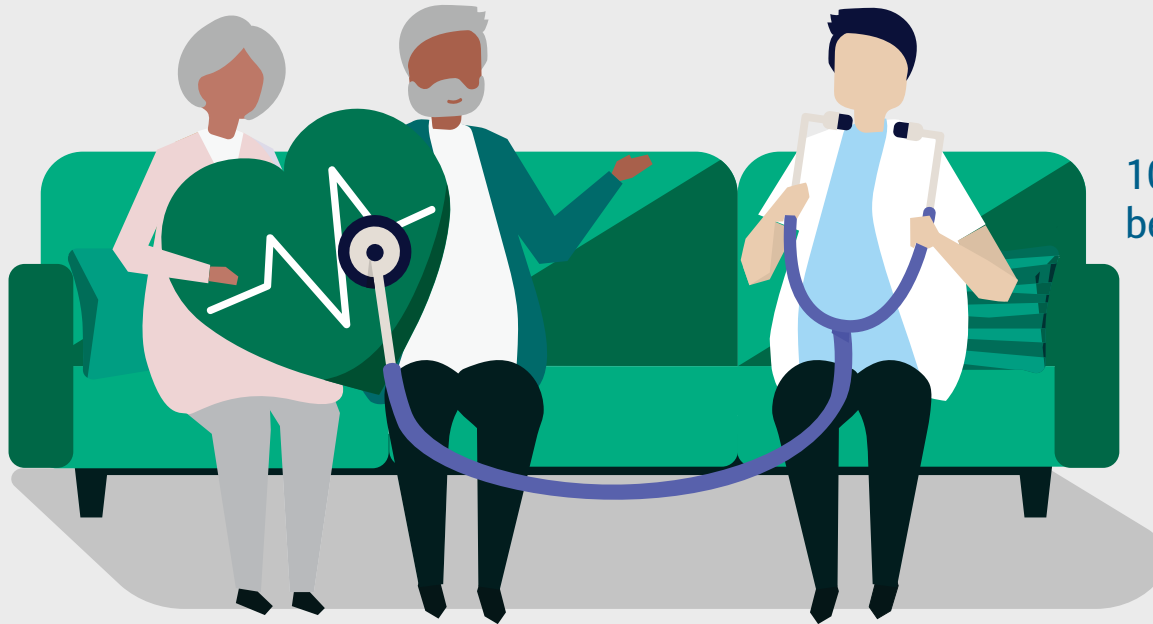
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# PRE-POLICY CHECK-UP



100 % cost of pre-policy check-up would be borne by company if proposal gets accepted

Pre-policy check-up are mandatory for members 46 years and above

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# ROAD AMBULANCE EXPENSES



Upto 20000/- per policy year

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# DAY CARE PROCEDURES



All under **Definition of Day Care**

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# ORGAN DONOR EXPENSES

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Heart



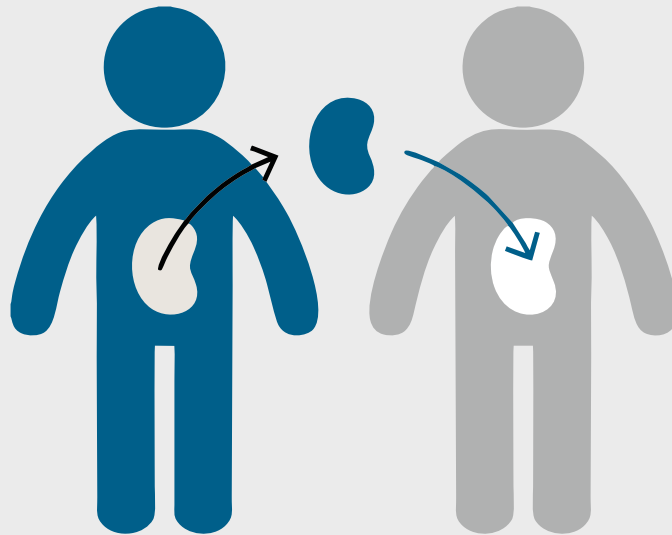
Lungs



Liver



Kidney



Up to **sum insured**

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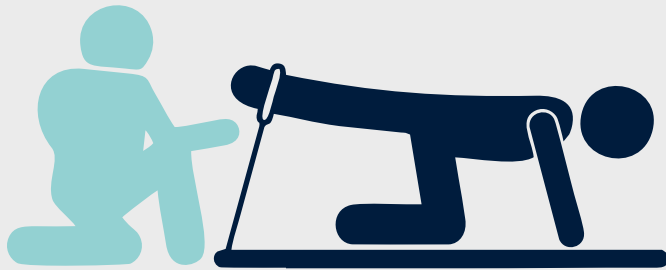




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## CONVALESCENCE BENEFIT



### Health Guard Silver

Hospitalization exceeding 10 days,  
**Rs. 5000** per policy year



### Health Guard Gold and Platinum Plan

- **Rs. 5,000** for Sum Insured up to Rs. 5 lacs
- **Rs. 7,500** for Sum Insured 7.5 lacs and above per Policy Year



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# DAILY CASH BENEFIT FOR ACCOMPANYING AN INSURED CHILD



Rs. 500 per day maximum up to 10 days during each policy year for one parent/legal guardian to stay with any minor insured person under the age of 12

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# SUM INSURED REINSTATEMENT BENEFIT

It will be reinstated only once in a policy year  
and will not be carried forward if not utilized in a policy year



Basic Sum Insured will be automatically reinstated, if the basic Sum Insured and Cumulative Bonus/Super Cumulative bonus (if any) has been completely exhausted during the policy year

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# PREVENTIVE HEALTH CHECK-UP



## Silver

After every 3 years –  
1% of SI maximum up to Rs. 2000

## Gold

After every 3 years –  
1% of SI maximum up to Rs. 5,000

## Platinum

After every 2 years –  
1% of SI maximum up to Rs. 5000

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