



Presenting

group care 360° Patient Care Cover

A Health Insurance scheme exclusively designed for
the customers of Bajaj Finserv

Key Highlights



Coverage Across
India



Easy Claim
Process



No Medical
Test

Product Description

Bajaj Finance brings to you group carē 360° – Patient Care Cover from Care Health Insurance Co. Ltd. (formerly Religare Health Insurance), which provides cash benefit of ₹ 1,000 per day, for a maximum up to 30 days in the event of Hospitalisation within 1 policy year, with no deductibles.

Plan/ Membership Fee Details

Sum Insured (₹)	1,000
Premium Including GST (₹)	354
Maximum no. of days covered	30 days

Policy/Cover tenure will be 1 year.

WHAT'S COVERED?

**Sum Insured**

Get coverage of INR 1,000 per day for maximum up to 30 days with premiums of INR 354 including taxes.

**Daily Cash Benefit**

In the event of hospitalisation, the policyholder gets a daily cash allowance of Rs. 1,000 upto 30 days to take care of the day-to-day expenses.



This Benefit is valid only during the Cover Year and only for Medically Necessary In-patient Hospitalization of that Insured Member subject to submission of evidence of hospitalization.

WHAT'S NOT COVERED / EXCLUSIONS



Payment will not be made above 30 days of hospitalisation

*Please refer Policy Wordings for detailed list of Exclusions

WAITING PERIOD



Initial Waiting Period: 30 Days



Named Ailments: 24 Months



Pre-Existing Disease: 24 Months

SPECIFIC WAITING PERIOD FOR NAMED AILMENTS

Expenses related to the treatment of the listed Conditions; surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with the Company. This exclusion shall not be applicable for claims arising due to an accident.

In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.

If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.

The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.

If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

List of specific diseases/procedures:

Any treatment related to Arthritis (if non-infective), Osteoarthritis and Osteoporosis, Gout, Rheumatism, Spinal Disorders (unless caused by accident), Joint Replacement Surgery(unless caused by accident), Arthroscopic Knee Surgeries/ACL Reconstruction/Meniscal and Ligament Repair

Surgical treatments for Benign ear, nose and throat (ENT) disorders and surgeries (including but not limited to Adenoidectomy, Mastoidectomy, Tonsillectomy and Tympanoplasty), Nasal Septum Deviation, Sinusitis and related disorders

Benign Prostatic Hypertrophy

Cataract

Dilatation and Curettage

Fissure / Fistula in anus, Hemorrhoids / Piles, Pilonidal Sinus, Gastric and Duodenal Ulcers

Surgery of Genito-urinary system unless necessitated by malignancy

All types of Hernia & Hydrocele

Hysterectomy for menorrhagia or Fibromyoma or prolapse of uterus unless necessitated by malignancy

Internal tumours, skin tumours, cysts, nodules, polyps including breast lumps (each of any kind) unless malignant

Kidney Stone / Ureteric Stone / Lithotripsy / Gall Bladder Stone

Myomectomy for fibroids

Varicose veins and varicose ulcers

Genetic disorders

Parkinson's or Alzheimer's disease or Dementia;

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Disclaimer: This is only summary of selective features of product group care 360°. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Please seek the advice of your insurance advisor if you require any further information or clarification.

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