

carē

HEALTH
INSURANCE

Presenting

group carē 360° Pollution Cover

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

Key Highlights



Coverage Across
India



Easy Claim
Process



No Medical
Test

Product Description

Pollution may spoil landscapes, poison soils and waterways, or kill plants and animals. Humans are also regularly harmed by pollution. Long-term exposure to air pollution, for example, can lead to chronic respiratory disease, lung cancer and other diseases. If a person develops from Respiratory illness and gets hospitalized due to pollution, then the insured person will get hospitalization expenses. Treatment of such diseases can be expensive.

Bajaj Finance brings to you group carē 360° – Pollution cover from Care Health Insurance Ltd. Which provides the coverage from in patient Hospitalization costs and pre/ post hospitalization arising from Angioplasty, upto ₹ 200,000.

Plan/ Membership Fee Details

Sum Insured (₹)	50,000	100,000	200,000
Premium Including GST (₹)	531	743	920

Policy/Cover tenure will be 1 year.

WHAT'S COVERED?



High Coverage Limit

Get coverage of upto ₹ 200,000 with premiums starting at just INR 531 including taxes



All medical expenses incurred for Respiratory illness treatment due to pollution, including the expenses incurred during the pre and post hospitalization period for a period of 30 days and 60 days respectively.

a. Hospitalization Expenses

Expenses upto ₹ 200,000 for Pollution, provided the diagnosis is supported by the clinical confirmation by an appropriate specialist doctor

b. Diagnostics test

Cost of conducting diagnostics test before (within the specified pre-hospitalization period) or during the hospitalization period

c. Doctor's Fees

Paying the doctor's fees before, during and after hospitalization.

d. Medication

Expenses towards purchase of medicines related to hospitalization.

e. Treatment Charges

Treatment charges include hospital room rent, ICU, transfusion, doctor fees, medicines and tests.

- ✓ Ambulance charges – Up to ₹ 2,000
- ✓ Coverage period – 1 year from the policy start date

WHAT'S NOT COVERED / EXCLUSIONS

- ✓ Hospitalization due to reasons other than due to Respiratory Illness
- ✓ Hospitalization within the first 90 days from policy start date, as the policy has a waiting period of 90 days.
- ✓ Any Pre-existing disease

For a full list of exclusions, please refer to the policy wordings.

HOW TO APPLY?

Applying for the Pollution Cover requires you to fill in the online application form and pay the premium using your preferred mode of payment. Here is the step-by-step process to complete the purchase.

- Step 1:** Click on '**Apply Now**' button and share your basic details in the online application form.
- Step 2:** Check & Confirm your application by entering the OTP received on your mobile number.
- Step 3:** Pay the premium via credit/debit card, UPI, mobile wallet, or any other available online payment mode.

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Correspondence Office: Unit No. 604 - 607, 6th Floor, Tower C, Unitech Cyber Park, Sector-39, Gurugram -122001 (Haryana) Website: www.careinsurance.com

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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IRDAI Registration Number – 148