



Presenting

# group care 360° Super Top-up Cover

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

## Key Highlights



## Product Description

Bajaj Finance brings to you group carē 360° – Super Top-up Cover from Care Health Insurance Co. Ltd. (formerly Religare Health Insurance), which provides benefits of Top-up upto Sum Insured upto ₹ 20,00,000 over your existing Mediclaim health insurance policies.

## Plan/ Membership Fee Details

Aggregate Deductible (₹)	2 Lac			3 Lac			4 Lac			5 Lac		
Sum Insured (₹)	5 Lac	10 Lac	20 Lac	5 Lac	10 Lac	20 Lac	5 Lac	10 Lac	20 Lac	5 Lac	10 Lac	20 Lac
Premium Including GST (₹)	7000	9200	11400	6400	8200	10100	5400	6600	8800	3800	5000	7000

Age Band - 18 years – 60 years

Policy/Cover tenure will be 1 year.

### WHAT'S COVERED?

- ✓ Get high coverage of Sum Insured of ₹ 20,00,000.
- ✓ The Claim amount assessed by us towards Insured Member(s), made during the Cover Year shall be reduced by a Deductible, as opted by Policyholder.
- ✓ Insurance company is liable to make payment under the Policy for any Claim in respect of the Insured Member only when the Deductible on that Claim is exceeded

### WHAT'S NOT COVERED / EXCLUSIONS

- ✓ Standard Exclusions as per T&C of Group Care 360 Product
- ✓ Any Pre Existing Disease

\*Please refer Policy Wordings for detailed list of Exclusions

### WAITING PERIOD:

- ✓ Initial Wait 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

### WAIT PERIOD FOR PRE-EXISTING DISEASES:

✓ Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with insurer.

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

✓ If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.

✓ Coverage under the policy after the expiry of 24 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer

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