



Presenting a health insurance plan for Bajaj Finance Limited Customers

NIva Bupa brings to you health insurance products that are crafted keeping your needs in mind. Choose Niva Bupa's comprehensive offerings and stay protected.



Hospitalization Cover



In-patient and Day care procedures are covered up to Sum Insured



Pre and Post hospitalization covered up to Sum Insured for 30 and 60 days respectively



Organ transplant (procedure) covered up to Sum Insured



Domiciliary treatments and emergency ground ambulance covered under the policy



Constant premium for 18 years to 60 years of age#



No medical underwriting required



For your Health Insurance





BAJAJ FINANCE LIMITED



Health Plus					
Group Indemnity Cover					
Policy Tenure Entry Age		1 year			
		18 yrs - 60 yrs#			
Sur	ım Insured INR 1 Lac^				
Premium (1 year)		INR 1,199			
1. i. ii. iii. iv. v. vi.	In-patient treatment Surgical operations, including pre and post-operative care Nursing care, drugs and surgical dressings Doctors' fees Operation theatre charges Diagnostic Proceudres and therapies Prosthetic and other devices or equipment if implanted internally during a surgical operation Hospital Accommodation	Covered upto Sum Insured			
i.	Hospital Accommodation (Room Rent/per day)	2% of Sum Insured			
ii.	Hospital Accommodation (ICU/per day)	Double of Room rent/day			
3.	Pre and Post Hospitalization Medical Expenses (including Medical Practitioner's consultation, diagnostics tests, medicines, drugs and consumables)	Covered upto Sum Insured (30 days/60 days)			
4.	Day Care Treatments	536 daycare procedures covered up to Base Sum Insured			
5.	Organ Transplant when medically necessary	Covered up to Sum Insured			
6.	Emergency Ground Ambulance	Upto INR 1,000 per hospitalization			
7.	Initial Waiting Period ¹	30 days			
8.	Waiting Period for Specified conditions	Waived off			
9.	Pre-Existing Diseases (PED) Waiting Period	48 months			
10.	Sub-limit on specified illness/conditions	Applicable			
11.	Co-payment	20% on each claim			
12.	Domiciliary Treatment	up to 10% of Sum Insured			

⁽¹⁾ Coverage for Personal Accidents available in initial 30-day waiting period.

Sub-limit on specified illness/conditions					
Disease	Amount (Rs)	Disease	Amount (Rs)		
Appendectomy - Appendix	32,000	Cholecystectomy -Gallbladder	26,000		
Hip Replacement (Bilateral) including cost of implants	1,00,000	Hip Replacement (Unilateral) including cost of implants	72,000		
Angioplasty including cost of implants and angiography	1,00,000	Arthroscopic Surgery (Other Than ACL / Menisectomy)	29,000		
Hernioplasty/Herniorraphy- Unilateral including cost of mesh and tacker -Hernia	32,000	Hernioplasty/Herniorraphy- Bilateral including Cost of mesh and tacker -Hernia	37,000		
Hydrocele	18,000	PCNL- Bilatera- Stone removal	43,000		
Haemorrhoidectomy including Cost of stapler -Piles	29,000	Temporary Pacemaker Implantation including cost of temporary pacemaker	14,000		
Total Knee Replacement (Unilateral) including cost of implants	72,000	Total Knee Replacement(Bilateral) including cost of implants	1,00,000		
Cataract per eye including Cost of Lens	18,000	Hysterectomy (Abdominal/Vaginal)	40,000		
CABG	1,00,000	PCNL- Unilateral - Stone removal	37,000		
Valve Replacement including cost of implants	1,00,000				

Note: Maximum Payout will be up to Sum Insured only

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