

## Mediclaim Insurance PRODUCT SNAPSHOT

The salient features of Group Mediclaim Insurance Policy of M/s BAJAJ GENERAL INSURANCE LIMITED (Formerly known as Bajaj Allianz General Insurance Co. Ltd.) are as follows:

| Product Features   | Description  |
|--|--|
| Eligibility  | Plan Basis – Individual & Floater  |
|  | Family Definition – Self, Spouse, up to 4 Dependent Children, Dependent Parents/Parents in Law (As Opted)                                |
|  | Entry age for Self Insured Person, Spouse and Dependent Parents/Parents in law - 18 years to 69 years                                    |
|  | Entry age for dependent child - 91 days to 25 years  |
| Sum Insured  | 1,2,3,4,5,6,7.5,10,12,15 Lakhs   |
| Renewal Age Eligibility                                    | Lifetime   |
| Room Rent  | 1% of SI for Sum Insured less than 5 lakhs & Single Private AC room for sum insured Rs.5 Lakh & above. ICU coverage up to Base SI Limit. |
| Pre-Hospitalization  | 60 days  |
| Post-Hospitalization                                       | 90 days  |
| Day Care Procedures  | Covered up to the Base Sum Insured (SI) as per list mentioned in the Policy Wordings   |
| Domiciliary Hospitalization                                | Covered up to Base Sum Insured   |
| Organ Donor Expenses                                       | Covered up to Base Sum Insured   |
| Road Ambulance   | Maximum Upto INR 2000 per Hospitalization  |
| AYUSH Benefit  | Covered up to Base Sum Insured   |
| Restore Benefit  | Covered as per the policy  |
| Cumulative Bonus   | Cumulative Bonus 10% of Base Sum Insured for every claim free year maximum up to 100%  |
| Hospital Daily Cash  | Upto 5 lacs - INR 500 per day for maximum 30 days  |
|  | Above 5 lacs - INR 1000 per day for maximum 30 days  |
| Preventive Health Check-up Benefit at the end of each year | SI 1 Lac 2 Lac 3 Lac 4 Lac 5 Lac 6 Lac 7.5 Lac 10 Lac 12 Lac 15 Lac  |
|  | Reimb. 1500 2000 2000 2000 2500 2500 3000 3500 3500 4000   |
| Accidental Death   | Coverage only for the primary insured member equal to inpatient sum insured.   |
| Permanent Total Disablement                                | Coverage only for the primary insured member equal to inpatient sum insured.   |

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|   |   |
|---|---|
| Critical Illness Cover (if opted)                   | As per the Sum Insured for Critical Illness mentioned in Policy Wordings. This is an indemnity based cover.   |
| Pre-existing diseases waiting period                | 36 months   |
| Specific diseases waiting period                    | 24 months   |
| Initial waiting period                              | 30 days   |
| Double Sum Insured for Cancer of specified severity | Indemnity based   |
| <b>SUB LIMITS</b>                                   |   |
| <b>Ailment Grouping</b>                             | <b>Ailment Type</b>   |
| Bone & musculoskeletal                              | Total Knee Replacement (TKR) - Bilateral - 270000   |
|   | Any joint or ligament disorder, TKR - Unilateral - 135000   |
|   | Prolapsed, herniated, or extruded intervertebral disc (PIVD)/ Spinal Disorder - 140000  |
|   | Reduction of fractures (Excluding Road Accidents) - 100000  |
| Corrective Surgeries                                | Cardiac Disorder (including PTCA & cost of stent), CABG<br>For SI below 10 Lac - 200000. <b>(No Limit Applicable for Open Heart Surgery)</b><br>For SI 10 Lac and above - 300000. <b>(No Limit Applicable for Open Heart Surgery)</b> |
|   | Cataract (including cost of lens) - per eye - 30000   |
|   | Deviated Nasal Septum, Balloon Sinuplasty/ Functional Endoscopic Sinus Surgery, Ear Related, Sinusitis, Tonsillitis - 60000   |
| Organ removal - Minor Surgeries                     | Cholelithiasis/gall bladder surgery, Hernia, any type of Hysterectomy - 75000   |
|   | Surgery for renal stone/ Lithotripsy, Piles/Fistula/Anal Abscess/Fissure/Hydrocele - 60000  |
|   | Per Robotic surgery - 100000  |
| Seasonal Ailments                                   | Fever, Typhoid, not leading to other complication - 50000   |

## Mediclaim Insurance PRODUCT SNAPSHOT RATE CHART

**(RATES ARE INCLUSIVE OF BROKERAGE AND EXCLUSIVE OF GST)**

| Individual Plan - To cover Self, his/her spouse or child on Individual basis. |          |          |          |          |          |          |          |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|
| Mumbai Metropolitan Region & Delhi National Capital Region                    |          |          |          |          |          |          |          |           |           |           |
| Age Sl  | 1,00,000 | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,50,000 | 10,00,000 | 12,00,000 | 15,00,000 |
| 18-35   | 3,243    | 4,506    | 5,869    | 6,215    | 6,905    | 8,517    | 9,463    | 11,637    | 12,803    | 14,130    |
| 36-45   | 5,288    | 7,345    | 9,569    | 10,132   | 11,258   | 13,885   | 15,428   | 18,972    | 20,866    | 23,015    |
| 46-50   | 6,480    | 9,001    | 11,726   | 12,416   | 13,796   | 17,016   | 18,906   | 23,250    | 25,608    | 28,204    |
| 51-55   | 7,476    | 10,385   | 13,529   | 14,325   | 15,916   | 19,630   | 21,811   | 26,823    | 29,529    | 32,510    |
| 56-60   | 7,753    | 10,769   | 14,030   | 14,855   | 16,506   | 20,357   | 22,619   | 27,816    | 30,623    | 33,714    |
| 61-65   | 12,546   | 17,428   | 22,705   | 24,040   | 26,711   | 32,943   | 36,603   | 45,015    | 49,557    | 54,559    |
| 66-70   | 15,574   | 21,634   | 28,185   | 29,843   | 33,158   | 40,894   | 45,438   | 55,879    | 61,520    | 67,728    |
| above 70  | 15,574   | 21,634   | 28,185   | 29,843   | 33,158   | 40,894   | 45,438   | 55,879    | 61,520    | 67,728    |

| Individual Plan - To cover Self, his/her spouse or child on Individual basis. |          |          |          |          |          |          |          |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|
| Rest of India   |          |          |          |          |          |          |          |           |           |           |
| Age Sl  | 1,00,000 | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,50,000 | 10,00,000 | 12,00,000 | 15,00,000 |
| 18-35   | 2,735    | 3,822    | 4,797    | 5,079    | 5,644    | 6,989    | 7,765    | 9,682     | 10,665    | 11,784    |
| 36-45   | 4,457    | 6,232    | 7,822    | 8,282    | 9,202    | 11,393   | 12,659   | 15,785    | 17,378    | 19,189    |
| 46-50   | 5,462    | 7,637    | 9,585    | 10,149   | 11,277   | 13,962   | 15,514   | 19,344    | 21,327    | 23,516    |
| 51-55   | 6,302    | 8,810    | 11,058   | 11,709   | 13,009   | 16,109   | 17,899   | 22,316    | 24,594    | 27,104    |
| 56-60   | 6,536    | 9,137    | 11,468   | 12,142   | 13,491   | 16,706   | 18,562   | 23,143    | 25,505    | 28,109    |
| 61-65   | 10,577   | 14,786   | 18,558   | 19,650   | 21,833   | 27,035   | 30,038   | 37,451    | 41,274    | 45,488    |
| 66-70   | 13,130   | 18,354   | 23,037   | 24,392   | 27,103   | 33,560   | 37,288   | 46,490    | 51,237    | 56,467    |
| Above 70  | 13,130   | 18,354   | 23,037   | 24,392   | 27,103   | 33,560   | 37,288   | 46,490    | 51,237    | 56,467    |

| Floater Plan  |          |          |          |          |          |          |          |           |           |           |
|---|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|
| *Family Plan – To cover Self, his/her spouse and upto 4 dependent children on family floater basis. |          |          |          |          |          |          |          |           |           |           |
| Mumbai Metropolitan Region & Delhi National Capital Region  |          |          |          |          |          |          |          |           |           |           |
| Age Sl  | 1,00,000 | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,50,000 | 10,00,000 | 12,00,000 | 15,00,000 |
| 18-35   | 9,488    | 11,523   | 12,805   | 13,558   | 15,065   | 18,392   | 20,435   | 24,599    | 26,984    | 29,689    |
| 36-45   | 15,472   | 18,791   | 20,882   | 22,110   | 24,567   | 29,993   | 33,325   | 40,115    | 43,987    | 48,394    |
| 46-50   | 17,633   | 21,416   | 23,799   | 25,199   | 27,998   | 34,182   | 37,980   | 45,718    | 50,215    | 55,154    |
| 51-55   | 17,786   | 22,283   | 24,762   | 26,218   | 29,131   | 35,564   | 39,516   | 47,568    | 52,238    | 57,367    |
| 56-60   | 18,384   | 23,032   | 25,594   | 27,099   | 30,110   | 36,760   | 40,844   | 49,167    | 53,994    | 59,295    |
| 61-65   | 30,126   | 37,743   | 41,941   | 44,408   | 49,343   | 60,239   | 66,932   | 80,570    | 88,481    | 97,168    |
| 66-70   | 34,946   | 43,781   | 48,651   | 51,513   | 57,236   | 69,876   | 77,640   | 93,460    | 1,02,885  | 1,12,713  |
| Above 70  | 34,946   | 43,781   | 48,651   | 51,513   | 57,236   | 69,876   | 77,640   | 93,460    | 1,02,885  | 1,12,713  |

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|---|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|
| Rest of India   |          |          |          |          |          |          |          |           |           |           |
| Age Sl  | 1,00,000 | 2,00,000 | 3,00,000 | 4,00,000 | 5,00,000 | 6,00,000 | 7,50,000 | 10,00,000 | 12,00,000 | 15,00,000 |
| 18-35   | 8,037    | 9,802    | 10,973   | 11,619   | 12,910   | 15,826   | 17,584   | 21,274    | 23,347    | 25,697    |
| 36-45   | 13,106   | 15,984   | 17,894   | 18,947   | 21,052   | 25,807   | 28,675   | 34,692    | 38,056    | 41,886    |
| 46-50   | 14,937   | 18,217   | 20,394   | 21,593   | 23,992   | 29,412   | 32,680   | 39,538    | 43,445    | 47,737    |
| 51-55   | 15,066   | 18,954   | 21,219   | 22,467   | 24,963   | 30,602   | 34,003   | 41,138    | 45,193    | 49,651    |
| 56-60   | 15,572   | 19,592   | 21,932   | 23,222   | 25,802   | 31,631   | 35,145   | 42,520    | 46,712    | 51,320    |
| 61-65   | 25,518   | 32,105   | 35,941   | 38,055   | 42,283   | 51,834   | 57,594   | 69,679    | 76,549    | 84,099    |
| 66-70   | 29,601   | 37,241   | 41,690   | 44,143   | 49,047   | 60,126   | 66,807   | 80,826    | 89,010    | 97,553    |
| above 70  | 29,601   | 37,241   | 41,690   | 44,143   | 49,047   | 60,126   | 66,807   | 80,826    | 89,010    | 97,553    |