

**POLICY CONDITIONS**

Age Band	<b>1 day - 90 yrs</b>
Family Definition	Employee, Spouse, 3 dependent children upto 25 yrs. of Age and dependent parents/ Inlaws
Sum Insured	Sum Insured Per Family Rs.-----200000---500000 during the policy period as per annexure attached herewith.
Corporate Floater	Not covered
Room Rent	No Capping
Maternity Benefit for Normal & C-Section	35000- 40000 & For normal and C section for First 2 children
9 months waiting period	Waived off
Pre-Existing Diseases	Pre-Existing Diseases Expenses Covered
Pre - Post Hospitalisation	Pre Hospitalisation and Post Hospitalisation for 30 days & 60 days respectively are covered.
Baby Day 1	Within Family SI
Pre/Post Natal Expenses	<b>Pre and post natal is covered up to maternity sub-limit within maternity limit in case of hospitalization</b>
Ambulance Service	Ambulance Charges limited to Rs.1000 per hospitalization
OPD Cover (Reimbursement)	Not covered
Health Check Up	All employees can avail benefit of Health Checkup in the year

1st Year waiting period	Waived Off
Domiciliary Hospitalisation	Excluded
Exclusion	Lasik Surgery, Septoplasty, Infertility & Related Ailments incl.'Male sterility';Treatment on trial/experimental basis; Admin/Registration/Service/Misc. Charges; Expenses on fitting of Prosthesis; Any device/instrument/machine contributing/replacing the function of an organ; Holter Monitoring are outside the scope of the policy.
Co-Payment	Overall Co-Payment:No Copay ,Parental Co-Payment: Nil Copay
Day Care Procedures	Day Care Procedures are Covered as per the standard list
Claim submission clause	All reimbursement claims have to be intimated to Bajaj Allianz within 7 days of discharge and have to be submitted for reimbursement within 30 days of date of discharge of the patient.
Mid-Term Inclusion	Midterm additions allowed only for natural additions subject to intimation received within 45 days. Any additions for new employee, spouse / children would be allowed within 45 days of date of joining marriage
Claim Intimation & Network clause	All reimbursement claims have to be intimated to Bajaj Allianz within 7 days of discharge and have to be submitted for reimbursement within 30 days of date of discharge of the patient.Claims servicing and processing will be done by In-house Health Administration Team, Bajaj Allianz General Insurance Company.
Add-Del of Lives	Premium to be charged on Pro-Rata for addition/deletion endorsement. , No Refund for deletion-if lives less than minimum required & if insured has claimed during policy
Special Condition 1	Ayurvedic treatment will be covered in a Government Hospital,on the prescription of a registered medical practitioner only but to Sum Insured
Special Condition 2	Internal Congenital disease is covered and External congenital disease not covered
Special Condition 3	50% Co-Pay for cyberknife treatment/Stem Cell Transplantation.Cochlear Implant treatment shall be restricted to 50% of the SI.
Portability	Portability is available on this product as per IRDA directive and product features.

DISEASE-WISE SUBLIMITS	No limit
<b>Wellness</b>	
Health Talks/ Chats	<b>Life Style Modification, Diet Modifications, Management of gynaec Problems Diabetes prevention &amp; Control, Stress Management, Common Orthopedic Problems, Smoking Cessation, Alcohol and substance Abuse, Clinical Psychology and seminars on many more contemporary Health Issues and common Ailments</b>
Health Prevention Tips	<b>Educational Series for Employees, Common Disease and their symptoms, control measures First Aid and Many more Health Topics</b>
Annual Master Health Check	<b>Annual Master Health Check and Pre - Employment Check up at High Discount rate</b>
Network Hospital	<b>Empaneled network of over 6200 Hospitals &amp; 1,478 Diagnostic Clinics across the country</b>