



Allianz 

Caringly yours



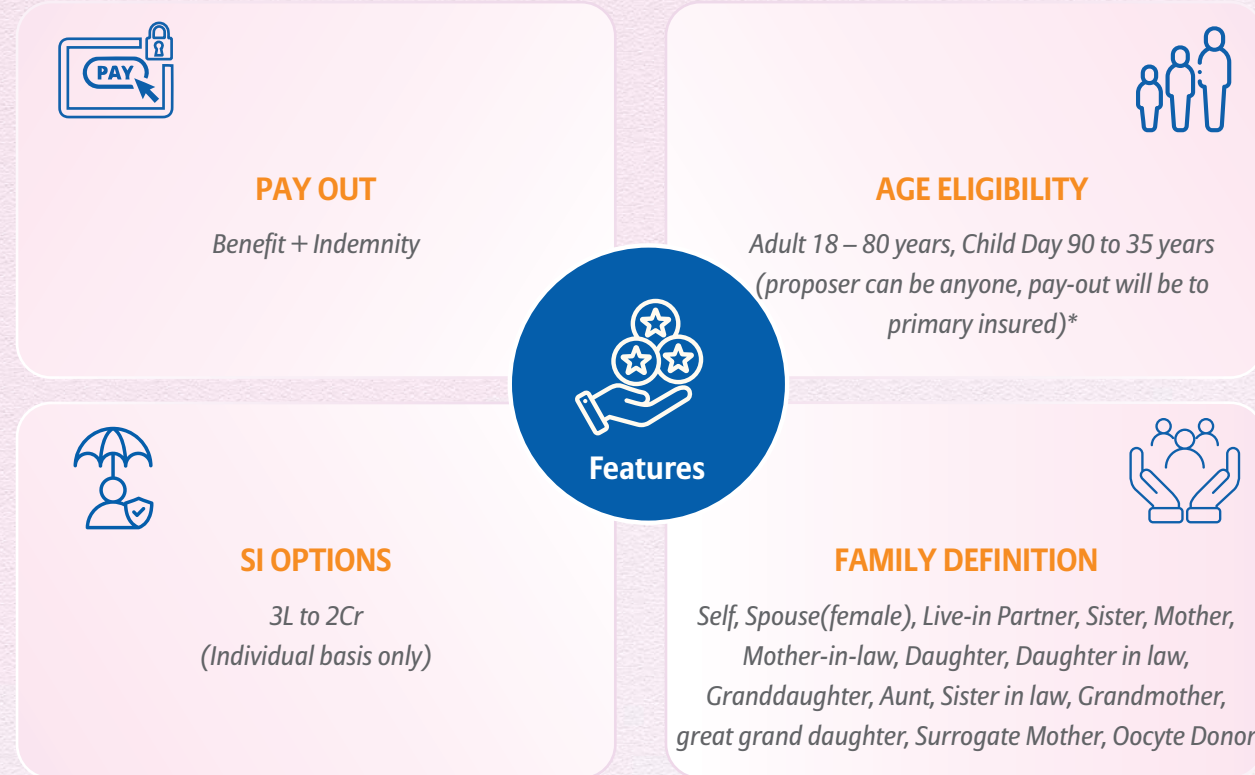
A New Horizon for Women's Health Awaits

HERizon Care

Introduction

Ensuring Your Most Joyful Moments Are Protected

We understand that a woman's health journey is unique, dynamic, and deeply personal. Whether you're nurturing your body through life's milestones or focusing on your well-being, this product is designed to empower you at every stage. Built with care, precision, and innovation, our women's health solution provides holistic support tailored to your needs.



*Cradle Care : Surrogacy Care 25 years to 35 years, Oocyte Donor 23 years to 35 years

Mother Hood: Assisted Reproductive Technology Expenses 21 years to 45 years









Nurture Nest: Egg Freezing 21years to 45 years, Surgical management for Infertility 21years to 45 years

Fetal flourish: Congenital: Up to 40 years for mother

What is the renewal age?





Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or moral hazard. The maximum renewal age for optional covers is as mentioned under age eligibility.

Vita Shield

Covers 	Sum Insured /Benefit offered 	Waiting period 	Opt-in/Opt-out 
 Critical illness Cover	<p>Sum Insured options INR 3L to 2Cr.</p> <ul style="list-style-type: none"> Max sum insured offered shall be 10 times of annual income Non-earning dependent members Sum Insured shall be restricted to INR10L OR Sum insured opted for Primary Insured whichever is lower. For renewals of age 61 years & above the maximum Sum Insured would be INR.10L or expiring Sum Insured whichever is lower Benefit pay-out, 100% of opted Critical Illness Sum insured, subject to completion of Survival period 	<p>Waiting period - 90,120,180, 365 days Survival period - 0, 7, 15, 30 days</p>	At inception
 On the Mend	INR 5000/week for maximum 4 weeks per policy period, over and above Critical illness Cover for hospitalization more than 10 consecutive days	30 days at inception	
 Holistic Wellness	Value Added services + Preventive Care (Health check up every 3 years)	Not applicable	
 Extensions to Critical illness Cover	<p>Extension 1 - Children Education Bonus, 10% of Critical illness sum insured maximum up to INR 2L, over and above Critical illness Cover</p> <p>Extension 2 - Loss of Job 10% of Critical illness sum insured maximum up to INR 5L, over and above Critical illness Cover</p> <p>Extension 3 - Incidental expenses 5% of the Critical illness Sum Insured subject to a maximum limit of INR 25,000, over and above Critical illness Cover</p>	As per Critical illness Cover	At inception /renewal

Cradle Care (Surrogacy OR Oocyte Donor Cover)







Covers 	Sum Insured /Benefit offered 	Waiting period 	Opt-in/Opt-out 
Surrogacy Support	INR 50,000 / 1 L Indemnity based pay out	30 days at inception	At inception - Default cover for 3 years
Oocyte Donor Cover	INR 50,000/ 1 L Indemnity based pay out	30 days at inception	At inception Cover period: 12 months

Optional Covers

*If opted out and want to opt back in, waiting periods will apply afresh



Covers 	Sum Insured /Benefit offered 	Waiting period 	Opt-in/Opt-out 
Nurture Nest	Sum Insured – INR 1L / 2L / 3L Indemnity base pay out A. Expenses towards Surgical management for Infertility - up to Sum insured	24 months from the time the cover is opted	At inception /renewal*
	B. Adoption Expense - up to INR 50,000		
	C. Egg Freezing (Cryo-Preservation) procedure Expense - 30% of Nurture nest Sum Insured		
Motherhood	Sum Insured – INR 1L / 2L / 3L Indemnity base pay out A. Assisted Reproductive Technology Expenses B. Maternity Expense	24 months from the time the cover is opted	At inception /renewal*
Fetal Flourish	INR 1L / 2L / 3L / 4L / 5L Indemnity based pay out A. Pre-natal Health B. Congenital Disability Benefit	24 months from the time the cover is opted	At inception /renewal*
	Extension 4. Hospital Daily allowance Sum Insured – INR 1000 / 1500 / 2000 per day Mother/Child is hospitalised (until child turns 1 year old), max up to 10 days over and above Fetal Flourish Sum insured	As per Fetal Flourish Cover	At inception /renewal*
Prophylactic Surgeries	Sum Insured – INR 1L / 2L / 3L Indemnity based pay out	24 months from the time the cover is opted	At inception /renewal*
Legal Expense Support	Sum Insured – INR 50,000 per policy year Benefit pay-out	30 days at inception	At inception /renewal*

Note:

- It is mandatory to opt for either Vita Shield or Cradle Care under the policy,
- Optional Covers can be opted only with Vita Shield benefit .
- All respective cover extensions once opted cannot be opted out at renewal , subject to the respective cover being continuously renewed in the policy
- In the event of Us paying a claim under Critical illness cover of Vita Shield benefit, then the coverage under HERizon Care Policy for the respective insured member shall continue for the remaining policy period , however at renewal the policy will cease to existing with reference to that Insured Member



*We're Here To Support Women
Through The Journey Of Every Lifestage*



VITA SHIELD



A. Critical illness Cover

- Protects You from 34 Critical Illness Conditions (Female Specific + General)
- Survival period 0/7/15/30 days
- Optional Extensions
 1. Child Education - 10% of Sum insured maximum up to ₹2 Lakhs for one or more child put together.
 2. Loss of Job- 10% of Sum insured maximum up to ₹5 Lakhs towards loss of employment.
 3. Incidental Expense- 5% of the Sum Insured subject to a maximum limit of ₹25000, towards expenses incurred on either Medically necessary reconstructive surgery, Physiotherapy/Home Nursing expense, Post-Surgical Implants or Rehabilitation counselling of the insured.



B. On the Mend

Weekly expense of Rs. 5000/week for maximum 4 weeks per policy period:

- If insured is not able to perform 3 out of 6 daily living activities.
- If hospitalization is for at least 10 consecutive days



C. Holistic Wellness

- Value added services
 1. Knowledge and Content
 2. Community, courses and webinar support
 3. Tele Consultation Cover (Insta Consultation)
 4. Diet and Nutrition Consultations Cover
 5. Emotional Wellness Cover
 6. Physical Fitness Cover
- Preventive care – At the end of every continuous period of three years

CBC	Vitamin D (25-Hydroxy)
Serum Calcium	HbA1c (Haemoglobin A1c)
Total Iron Binding Capacity	T3,T4, TSH
Iron, Serum	Vitamin B12

CRADLE CARE



A. Surrogate Care

Age eligibility: 25 years to 35 years

Empowering the Journey: Supporting Surrogate Mothers Every Step of the Way

- Surrogate mothers covered for Inpatient Hospitalization expenses covering complications arising during Surrogacy pregnancy and post-partum
- Surrogate mother age should be between 25 to 35 years.
- The policy tenure for this coverage is fixed at 36 months from the date of initiation of the treatment /procedure. After completion of 36 months period, Surrogate Care cover will cease for the insured surrogate mother



B. Oocyte Donor

Age eligibility: 23 years to 35 years

Creating Miracles: Supporting Every Oocyte Donor's Journey

- Oocyte Donors covered for medical expenses incurred towards inpatient hospitalization expenses covering complications of oocyte donor during the process of oocyte retrieval.

OPTIONAL COVERS



A. Nurture Nest

- Expenses towards Surgical management for Infertility:

Age eligibility: 21 to 45 years

Covered for medical expenses incurred towards surgical management for treatment of Infertility.

- Adoption Expense:

Covered you for any legal and medical expenses incurred towards one time child adoption

- Egg Freezing (Cryo-Preservation) procedure Expense:

Age eligibility: 21 years to 45 years

Preserve Your Future: We've Got Your Egg Freezing Expenses Covered



B. Motherhood

- **Assisted Reproductive Technology Expenses**

Age eligibility: 21 years to 45 years

Unlocking Futures: Advancing Dreams with Assisted Reproductive Technology.

1. Cover will be available for following listed procedures
 - a) Intra Uterine Insemination (IUI)
 - b) In vitro fertilization and embryo transfer (IVF-ET) and similar techniques.
 - c) Intracytoplasmic sperm injection (ICSI)
 - d) Gamete Intrafallopian Tube Transfer (GIFT)
 - e) Zygote Intra-Fallopian Transfer (ZIFT)
2. This cover is restricted to once per HERizon Care policy life time with Us

- **Maternity Expense**

Embrace New Beginnings: We've Got Your Maternity Expenses Covered!

1. The cover will be subject to a waiting period of 24 months from the date of issuance of this cover under the HERizon Care policy with Us.
2. We will pay the In-patient Medical Expenses of pre-natal (complete pre-natal period) and post-natal hospitalization (up to 90 days post-delivery) per delivery or termination up to the sum insured specified against this benefit in the Policy Schedule.



C. Fetal Flourish (Health support for your child)

- Pre-natal Health

Protecting Tomorrow- Coverage for Prenatal Techniques and Utero-Surgeries for Your Unborn Baby.

1. Covered for expenses incurred towards invasive investigations and/or treatment for complications, of the unborn baby.
- Congenital Disability Benefit
- Age eligibility:** Up to 40 years for mother
- Starting Strong: Essential Coverage for Congenital Disabilities*
1. Covered for in-patient expenses for treatment of child born during the policy period with any one or more of the Congenital Disabilities

Extension 4. Hospital Daily allowance – Opted along with Fetal Flourish section

Daily allowance max up to 10 days Hospitalization of the Mother who is the Insured Member or her Baby (up to 1 year of age) for whom we have accepted claim under either Pre-natal Health or Congenital Disability covers.



D. Prophylactic Surgeries

- Future-Proof Your Health: Comprehensive Coverage for Prophylactic Surgery
- Prophylactic surgeries include:
 1. Prophylactic Mastectomy
 2. Prophylactic Oophorectomy
 3. Hysterectomy
 4. Salpingectomy
 5. Bariatric Surgery



E. Legal Expense Support

- Protecting Your Peace of Mind: Essential Support for Legal Expenses
- Covered for legal expense in event any of the following situations:
 1. Sexual Assault,
 2. Kidnapping
 3. Acid attack

Stay Healthy, Save Big: Premium Discounts Just for You

DISCOUNTS

- **Preventive Health Discount:**
5% discount on insured first year HERizon Care policy premium only if Insured is HPV vaccinated.
- **Family discount:**
10% for 2 members / 15% for more than two members covered under single policy
- **Early entry discount:**
5% in case policy purchased before 35 years & long term policy is opted (Until the Insured member/s completes 45 years of age)
- **Loyalty Discount:**
5% in case insured has an ongoing BAGIC policy of Motor, Health, Home, Cyber, and Pet Insurance. with a minimum premium of INR 2500
- **Long Term Policy Discount:**
Applicable in case of single payment for policy term of more than one year
4% discount is applicable if policy is opted for 2 years
8% discount is applicable if policy is opted for 3 years
10% discount is applicable if policy is opted for 4 years
11% discount is applicable if policy is opted for 5 years
This is not applicable if premium is paid in instalments.
- **Employee Discount – 20%**
- **Online/Direct Business Discount – 10%**

INSTALMENT OPTIONS:

- **Modal factors - 0.086 for monthly mode, 0.257 for Quarterly mode and 0.509 for Half Yearly mode.**
Premiums can be paid in Monthly/Quarterly/Half Yearly/Annual installment
- **In case of long-term policies, premium can be paid annually**

Enjoy coverage after your waiting period

- Any claim under Vita Shield benefit reported within the waiting period as specified in policy schedule from the date of commencement of the Policy is excluded. This exclusion shall not apply to an Insured for whom coverage has been renewed, without a break, for subsequent years. This exclusion is not applicable to claim under Critical illness cover for Multi trauma , Third degree burns, Major Head Trauma and Daily Health, Holistic Wellness cover.
- Waiting period of 24 month would apply from the date of issuance of Nurture Nest cover under the HERizon Care policy with Us. If insured had opted out of this cover at renewal and want to opt back in, waiting periods will apply afresh
- Waiting period of 24 month would apply from the date of issuance of Motherhood cover under the HERizon Care policy with Us. If insured had opted out of this cover at renewal and want to opt back in, waiting periods will apply afresh
- Waiting period of 24 month would apply to the mother who is the insured person from the date of issuance of Section Fetal Flourish cover under the HERizon Care policy with Us. If insured had opted out of this cover at renewal and want to opt back in, waiting periods will apply afresh
- Waiting period of 24 month would apply from the date of issuance of Section. Prophylactic Surgeries cover under the HERizon Care policy with Us. If insured had opted out of this cover at renewal and want to opt back in, waiting periods will apply afresh
- 30-day waiting period (Excl03)
 1. Expenses related to the treatment of any Illness within 30 days from the first HERizon Care Policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
 2. This exclusion shall not, however apply if the Insured Person has Continuous Coverage for more than twelve months.
 3. The referred waiting period is made applicable to the enhanced Sum Insured in the event of granting higher Sum Insured subsequently

For detailed terms and conditions please refer the policy wordings.





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FOR ANY QUERY (TOLL FREE)

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Note: It is mandatory to keep updated your policy with your correct contact details and bank account details, to process any of your service requests faster and hassle-free. To update your contact details i.e., Mobile No., Email ID, PAN Card, and Bank Account details, please use chatbot, visit our website, contact your agent or nearest branch.

Disclaimer: The above mentioned information is only indicative in nature. For details of the coverage and exclusions, please refer to the Policy Wordings and Prospectus before concluding a sale.

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