

HERizon Care

CUSTOMER INFORMATION SHEET

This document provides key information about your policy. You are also advised to go through your policy document

SI No	Title	Description	Policy Clause Number																																																				
1	Name of Insurance Product	HERizon Care																																																					
2	Policy Number	Kindly refer to Your Policy schedule																																																					
3	Type of Insurance	Indemnity and Benefit																																																					
4	Sum Insured (Basis)	Kindly refer to Your Policy schedule																																																					
5	Policy Coverage (What the Policy Covers)	<p>Coverages</p> <p>1.Vita Shield 2.Cradle Care (Surrogacy OR Oocyte Donor Cover) 3.Optional Covers</p> <p>Note-</p> <p>i. It is mandatory to opt for either Vita Shield or Cradle Care benefit under the policy. ii. Optional Covers can be opted only with Vita Shield benefit.</p>	Section C																																																				
		<p>1. Vita Shield</p> <p>A. Critical Illness Cover – 100% Lumpsum payout in case diagnosed with listed critical illness , subject to completion of waiting period and survival period</p> <table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Critical Illness</th> </tr> </thead> <tbody> <tr><td>1.</td><td>Breast Cancer</td></tr> <tr><td>2.</td><td>Fallopian Tube Cancer</td></tr> <tr><td>3.</td><td>Uterine/Cervical Cancer</td></tr> <tr><td>4.</td><td>Ovarian Cancer</td></tr> <tr><td>5.</td><td>Vaginal Cancer</td></tr> <tr><td>6.</td><td>Thyroid Cancer</td></tr> <tr><td>7.</td><td>Multi trauma</td></tr> <tr><td>8.</td><td>Third degree Burns</td></tr> <tr><td>9.</td><td>Osteoporotic Fracture</td></tr> <tr><td>10.</td><td>Cancer of Specified Severity (All cancers other than those under 1-6 above)</td></tr> <tr><td>11.</td><td>Myocardial Infarction (First Heart Attack – of Specific Severity)</td></tr> <tr><td>12.</td><td>Open Chest CABG</td></tr> <tr><td>13.</td><td>Open Heart Replacement or Repair of Heart Valves</td></tr> <tr><td>14.</td><td>Major Surgery of Aorta</td></tr> <tr><td>15.</td><td>Heart Transplant</td></tr> <tr><td>16.</td><td>Cardiomyopathy</td></tr> <tr><td>17.</td><td>Kidney Failure Requiring Regular Dialysis</td></tr> <tr><td>18.</td><td>Systematic lupus Erythematosus. with Renal Involvement</td></tr> <tr><td>19.</td><td>Kidney Transplant</td></tr> <tr><td>20.</td><td>Stroke Resulting in Permanent Symptoms</td></tr> <tr><td>21.</td><td>Coma of Specified Severity</td></tr> <tr><td>22.</td><td>Permanent Paralysis of one limb</td></tr> <tr><td>23.</td><td>Motor Neurone Disease with Permanent Symptoms</td></tr> <tr><td>24.</td><td>Multiple Sclerosis with Persisting Symptoms</td></tr> <tr><td>25.</td><td>Benign Brain Tumour</td></tr> <tr><td>26.</td><td>Brain Surgery</td></tr> </tbody> </table>	Sr. No.	Critical Illness	1.	Breast Cancer	2.	Fallopian Tube Cancer	3.	Uterine/Cervical Cancer	4.	Ovarian Cancer	5.	Vaginal Cancer	6.	Thyroid Cancer	7.	Multi trauma	8.	Third degree Burns	9.	Osteoporotic Fracture	10.	Cancer of Specified Severity (All cancers other than those under 1-6 above)	11.	Myocardial Infarction (First Heart Attack – of Specific Severity)	12.	Open Chest CABG	13.	Open Heart Replacement or Repair of Heart Valves	14.	Major Surgery of Aorta	15.	Heart Transplant	16.	Cardiomyopathy	17.	Kidney Failure Requiring Regular Dialysis	18.	Systematic lupus Erythematosus. with Renal Involvement	19.	Kidney Transplant	20.	Stroke Resulting in Permanent Symptoms	21.	Coma of Specified Severity	22.	Permanent Paralysis of one limb	23.	Motor Neurone Disease with Permanent Symptoms	24.	Multiple Sclerosis with Persisting Symptoms	25.	Benign Brain Tumour	26.
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27.	Major Head Trauma	
28.	Blindness in both the eyes	
29.	Deafness in both ears	
30.	Loss of Speech	
31.	End stage lung failure	
32.	End Stage liver failure	
33.	Major organ /Bone Marrow Transplant	
34.	Primary (Idiopathic)Pulmonary Hypertension	
<p>Optional Extensions</p> <p>Extension 1. Children Education Bonus - In the event of a Claim being admissible under Critical Illness cover policy will pay Children's Education Bonus for future education of the children (one or more). The amount payable under this section would be restricted to 10% of Critical Illness Sum insured maximum up to INR 2 Lakhs as a lump sum for one or more child put together</p> <p>Extension 2. Loss of Job - In the event of insured losing their job within a period of 3 months of the date of diagnosis of any of the listed conditions policy will pay 10% of Critical illness Sum insured maximum up to INR 5 Lakhs towards loss of employment as a lump sum</p> <p>Extension 3. Incidental Expense - In the event of a Claim being admissible under Critical Illness cover The Company will make an additional payment of 5% of the Critical illness Sum Insured subject to a maximum limit of INR 25,000 towards expenses incurred on either Medically necessary reconstructive surgery, Physiotherapy/Home Nursing expense etc.</p>		
B.	On the Mend - Weekly expense cover 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 post Hospitalization for at least 10 consecutive days	Section C.1.B
C.	Holistic Wellness – this benefit shall include Value Added Services towards physical and psychological wellbeing of the insured and Preventive Care which includes .	Section C.1.C
2.	Cradle Care (Surrogacy and Oocyte Donor Cover)	Section C.2.A
A.	Surrogate Care We will indemnify against Surrogate mother's reasonable and customary medical expenses incurred towards inpatient hospitalization expenses covering complications arising during Surrogacy pregnancy and post-partum.	
B.	Oocyte Donor cover We will indemnify against Oocyte Donor's reasonable and customary medical expenses incurred towards inpatient hospitalization expenses covering complications arising during the process of oocyte retrieval.	Section C.2.B
3.	Optional Covers	Section C.3.
A.	Nurture Nest (Baby bearing Support) We will indemnify against below covers up to the limits specified a. Expenses towards Surgical management for Infertility b. Adoption Expense c. Egg Freezing (Cryo-Preservation) procedure Expense	Section C.3.A
B.	Mother Hood Care We will indemnify against below covers up to the limits specified a. Maternity Expense b. Assisted Reproductive Technology Expenses	Section C.3.B
C.	Fetal Flourish We will indemnify against below covers up to the limits specified a. Pre-natal Health b. Congenital Disability Benefit	Section C.3.C
	Optional Extension Extension 6. Hospital Daily allowance	
D.	Prophylactic Surgeries We will indemnify for medical expenses for undergoing below listed surgeries up to the limits specified 1. Prophylactic Mastectomy 2. Prophylactic Oophorectomy 3. Hysterectomy 4. Salpingectomy 5. Bariatric Surgery	Section C.3.D
E.	Legal Expense Support We will pay You a lumpsum amount of INR 50,000 as cost of legal expense in event any of the following situations subject to a FIR report being lodged for same. a) Sexual Assault b) Kidnapping c) Acid attack	Section C.3.E

<p>7</p>	<p>Exclusions (What the policy does not cover)</p>	<p>Standard Exclusions</p> <ol style="list-style-type: none"> 1. Any hospital admission primarily for investigation diagnostic purpose (Excl04) 2. Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. (Excl05) 3. Obesity/Weight Control (Excl06) 4. Change-of-gender treatments (Excl07) 5. Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) etc. (Excl08) 6. Hazardous or Adventure Sports (Excl09) 7. Expenses for treatment arising from Insured committing or attempting to commit a breach of law with criminal intent. (Excl10) 9. Excluded Providers (Excl11) 10. Treatment for Alcoholism, drug or substance abuse. (Excl12) 11. Treatments received in health hydros, nature cure clinics, etc. where admission is arranged wholly or partly for domestic reasons. (Excl 13) 12. Dietary supplements and substances unless prescribed as part of hospitalization claim or day care procedure. (Excl14) 13. Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries. (Excl15) 14. Expenses related to any unproven treatment, services and supplies. (Excl16) 15. Expenses related to sterility and infertility. (Excl17) 16. Medical Treatment Expenses traceable to pregnancy and its complications. (Excl 18) <p>Specific Exclusions</p> <ol style="list-style-type: none"> 1. Any illness or condition for which care, treatment, or advice was recommended by a physician, or which was diagnosed before the HERizon Care Policy began, is not covered. This includes conditions for which a claim could have been made under any previous policy. 2. Occupational diseases are excluded. 3. Coverage does not extend to war, whether declared or not, or related events like invasion, civil war, terrorism, rebellion, or military uprisings. 4. Participation in naval or military operations, including actions ordered by military authorities, is not covered. 5. Natural disasters, such as storms, earthquakes, and volcanic eruptions, are excluded. 6. Radioactive contamination is not covered. 7. Consequential losses, including loss of profit or business interruption, are excluded. Claims for pure financial losses, such as loss of goodwill, are also not covered. 8. Intentional self-injury and misuse of drugs or alcohol are excluded. 9. Treatments received outside of India are not covered. 10. Treatments outside of modern medicine (allopathy) and AYUSH therapies are not included. 11. All non-medical items listed in Annexure III are excluded 	<p>Section D</p>
<p>8</p>	<p>Waiting Period Time period during which specified disease/treatment are not covered It is counted from beginning of the policy coverage</p>	<ol style="list-style-type: none"> 1. Any claim under Section C 1. 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 Section C 1.A Critical illness cover for (7) Multi trauma ,(8) Third Degree Burns (27) Major Head Trauma and Section C 1. C. Holistic Wellness cover. 2. Waiting period of 24 month would apply from the date of issuance of Section C 3. A. 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 3. Waiting period of 24 month would apply from the date of issuance of Section C 3. B. 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 4. Waiting period of 24 month would apply to the mother who is the insured person from the date of issuance of Section C 3. C. 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 5. Waiting period of 24 month would apply from the date of issuance of Section C 3. D. 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 <p>6.30-daywaiting period (Excl03)</p> <ol style="list-style-type: none"> a. 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. b. This exclusion shall not, however apply if the Insured Person has Continuous Coverage for more than twelve months. 	<p>Section D</p>

		c. The within referred waiting period is made applicable to the enhanced Sum Insured in the event of granting higher Sum Insured subsequently		
9	Financial Limits of Coverage Sublimit (it is a pre-defined limit and the insurance company will not pay any amount in excess of this limit) Co-payment (it is a specified amount /percentage of the admissible claim amount to be paid by policy holder/insured) Deductible (it is a specified amount: Upto which an insurance company will not pay any claim and Which will be deducted from total claim amount (if claim amount is more than the specified amount))	Sub limit	Section C.1.A Section C.3.A	
		Extension 1 - Children Education Bonus		10% of Critical illness sum insured maximum up to INR 2L, over and above Critical illness Cover
		Extension 2 - Loss of Job		10% of Critical illness sum insured maximum up to INR 5L, over and above Critical illness Cover
		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
		Adoption Expense		INR 50,000
	Egg Freezing	30% of Nurture nest Sum Insured		
		Co-payment – Not Applicable		
		Deductible - Not Applicable		
10	Claims/claims procedure	<p>Claim Settlement Process</p> <p>a) You or someone claiming on Your behalf must inform Us in writing immediately within 48 hours of diagnosis of any of the listed Critical Illnesses.</p> <p>b) You must immediately consult a Doctor and follow the advice and treatment that he recommends.</p> <p>c) You must have Yourself examined by Our medical advisors if We ask for this, and as often as We consider this to be necessary at Our cost.</p> <p>d) You or someone claiming on Your behalf must promptly and in any event within 30 days of diagnosis of any of the listed Critical Illnesses/discharge from the Hospital (if admitted) give Us the documentation as per the claims documents list specified below.</p> <p>Note: Waiver of conditions (a) and (d) may be considered in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the insured was placed it was not possible from him or any other person to give notice or file claim within the prescribed time limit.</p> <p>Turnaround time(TAT) for claim settlement:</p> <ol style="list-style-type: none"> 1. Turnaround time (TAT) for claim settlement : 15 Working Days 2. TAT for preauthorization of cashless facility: Within 60 Mins 3. TAT for cashless final bill authorization: Within 180 Mins <p>Weblinks Network hospital and Black listed hospital list https://www.bajajallianz.com/branch-locator.html</p> <p>Helpline Number Tollfree: 1800-103-2529</p> <p>Downloading /getting claim forms Downloading /getting claim forms Health Insurance Claim Process Accident Insurance Claim (bajajallianz.com)</p>	Section E 6	
11	Policy Servicing	Call centre number(Toll free): 1800-209-5858 Details of Company officials: Branch-wise GRO details can be found on the below link. https://www.bajajallianz.com/download-documents/other-information/GRO-List.pdf		
12	Grievances /Complaints	Grievance Redressal Procedure: a) Toll-free number 1-800-209- 5858 or 020-30305858, Say "Hi" on WhatsApp on +91 7507245858 b) Branches for resolution of your grievances /complaints, the Branch details can be found on our website: www.bajajallianz.com/branch-locator.html Register your grievances / complaints on our website www.bajajallianz.com/about-us/customer-service.html c) E-mail • Level 1: bagichelp@bajajallianz.co.in and for senior citizens to seniorcitizen@bajajallianz.co.in	Section E 18	

		<ul style="list-style-type: none"> • Level 2: In case you are not satisfied with the response given to you at Level 1 you may write to our Grievance Redressal Officer at ggro@bajajallianz.co.in • Level 3: If in case, your grievance is still not resolved, and you wish to talk to our care specialist, please give a missed call on +91 8080945060 OR SMS To 575758 and our care specialist will call you back <p>d) If you are still not satisfied with the decision of the Insurance Company, you may approach the Insurance Ombudsman, established by the Central Government for redressal of grievance. Detailed process along with list of Ombudsman offices are available at www.cioins.co.in/ombudsman</p>	
13	Things to remember	<p>Free Look Cancellation: Insured has an option of cancelling his/her policy up to 30 days from the first inception of policy with Us , subject to rest terms and conditions.</p> <p>Policy Renewal : Except on grounds of fraud , moral hazard or mis representation or non-co-operation, renewal of your policy shall not be denied</p> <p>Migration and Portability: At renewal Insured has an option to migrate his /her policy to other policy with us or port the policy to another insurer subject to terms and conditions specified under Migration and Portability guidelines For detailed guidelines on Migration and Portability, kindly refer the link https://irdai.gov.in/document-detail?documentId=393128</p> <p>Change in Sum Insured: sum insured can be changed (increased/decreased) only at the time of renewal subject to underwriting by the company. For increase in Sum insured , the waiting periods if any shall start afresh only for the enhance portion of the sum insured</p> <p>Moratorium period: After the expiry of Moratorium Period no health insurance policy shall be contestable except for proven fraud and permanent exclusions specified in the policy contract The moratorium would be applicable for the sum insured of the first policy and subsequently completion of 60 continuous months would be applicable from date of enhancement of sums insured only on the enhanced limits</p>	Section E14 Section E7 Section E16 Section E10 Section E11
14	Your Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement	
<p>Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.</p>			

Declaration by policy holder

I have read the above and confirm having noted the details

Place

Date:

Signature of Policy holder

Note:

Web link for downloading the product related documents

<https://www.bajajallianz.com/health-insurance-plans/health-insurance-documents.html>