

**LOAN CARE**

**CUSTOMER INFORMATION SHEET**

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

SI No	Title	Description	Policy Clause Number
1	<b>Name of Insurance Product</b>	<b>Loan Care</b>	
2	<b>Policy Number</b>	Kindly refer to Your Policy schedule	
3	<b>Type of Insurance</b>	Kindly refer to Your Policy schedule	
4	<b>Sum Insured (Basis)</b>	Kindly refer to Your Policy schedule	
5	<b>Policy Coverage (What the Policy Covers)</b>	<b>Coverages</b>	
		1. Death – Nominee will be payed 100% of the sum assured shown under the schedule, if during the Policy Period the insured meets with Accidental Bodily Injury that causes death within 12 Months.	Section C.1.I
		2. Permanent Total Disability- 125 % of the sum assured shown under the Schedule will be payed if the insured meets with Accidental Bodily Injury during the Policy Period that causes Permanent Total Disability within 12 months.	Section C.1.II
		a. Transportation – Expenses will be paid for death of the insured and his/her family member(s) named in the schedule, towards the actual cost of transporting from the place of death to a hospital, cremation ground or burial ground.	Section C.1.II.a
		b. Children’s Education Benefit – Expenses will be paid for the cost of education of up to 2 dependent children under the age of 19 at the date insured was covered under the policy met with Accidental Bodily Injury.	Section C.1.II.b
		c. Daily Allowance Cover – Expenses will be covered for each complete calendar day for being hospitalised for medical reasons because of the Accidental Bodily Injury met.	Section C.1.II.c
		3. EMI Payment Cover - If insured becomes unemployed due to termination for any reason other than a cause specifically excluded, the Policy will pay an amount commensurating with the insured’s contribution in three EMI of loan account.	Section C.2
6	<b>Exclusions (What the policy does not cover)</b>	<b>General Exclusions</b> <b>Standard Exclusions</b> 1. Medical Treatment Expenses traceable to pregnancy and its complications. (Excl 18)  <b>Specific Exclusions</b> <b>Accidental Bodily Injury that You meet with:</b> a) Through suicide, attempted suicide or self inflicted injury or illness. b) While under the influence of liquor or drugs. c) Through deliberate or intentional, unlawful or criminal act, error, or omission. d) Whilst engaging in aviation or ballooning etc e) Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.	Section D

		<p>f) As a result of any curative treatments or interventions that you carry out or have carried out on your body.</p> <p>g) Arising out of your participation in any naval, military or air force</p> <p>2. Consequential losses of any kind or insured person's actual or alleged legal liability.</p> <p>3. Any injury/disablement/death directly or indirectly arising out of or contributed to any pre-existing condition etc.</p> <p>4. Venereal or Sexually transmitted diseases etc</p> <p>5. HIV and/or any HIV related illness including AIDS etc</p> <p>6. War (whether declared or not), civil war, invasion, act of foreign enemies etc</p> <p>7. Nuclear energy, radiation.</p>	
8	<p><b>Financial Limits of Coverage</b></p> <p>i. Sublimit (it is a pre defined limit and the insurance company will not pay any amount in excess of this limit)</p> <p>ii. 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)</p> <p>iii. Any other limit (as applicable)</p>	<p>The policy will pay only up to the limits specified hereunder for the following diseases/procedures:</p> <p><b>Sub limits</b> Not applicable</p> <p><b>Deductible – Not applicable</b></p> <p><b>Other Limits:</b> The limits against the covers mentioned below are over and above the In-patient Hospitalisation sum insured</p> <p>1. Transportation - limited to the lower of Rs.5,000/- or 2% of the Sum Assured</p> <p>2. Children's Education Benefit - payment of Rs.5,000/- each up to 2 of your dependent children who were under the age of 19</p> <p>3. Daily Allowance Cover – 1000 per day up to Rs 30,000/- during the Policy Period even if there is more than one claim</p>	Section C
9	<p><b>Claims/claims procedure</b></p>	<p>If You meet with any Accidental Bodily Injury that may result in a claim, then as a condition precedent to Our liability:</p> <p>a) You or someone claiming on behalf must inform Us in writing immediately and in any event within 30 days.</p>	Section E

		<p>b) You must immediately consult a Doctor/ Medical Practitioner and follow the advice and treatment that he recommends.</p> <p>c) You must take reasonable steps to lessen the consequence of Your Bodily Injury.</p> <p>d) At Our expense, You must have Yourself examined by Our medical advisors if We ask for this, and as often as We consider this to be necessary.</p> <p>e) If You die, someone claiming on behalf must inform Us in writing immediately and send a copy of the post-mortem report (if performed) within 30 days.</p> <p><b>Turnaround time(TAT) for claim settlement:</b></p> <p>1. Turnaround time (TAT) for claim settlement: 15 Working Days</p> <p><b>Weblinks</b>                  Network hospital and Black listed hospital list  <a href="https://www.bajajallianz.com/branch-locator.html">https://www.bajajallianz.com/branch-locator.html</a></p> <p><b>Helpline numbers</b>                  Tollfree: 1800-103-2529</p> <p><b>Downloading /getting claim forms</b>  <a href="#">Health Insurance Claim Process</a>   <a href="#">Accident Insurance Claim</a>                  (<a href="http://bajajallianz.com">bajajallianz.com</a>)</p>	
10	<b>Policy Servicing</b>	<p>Call centre number(Toll free): 1800-209-5858</p> <p>Details of Company officials: Branch-wise GRO details can be found on the below link.  <a href="https://www.bajajallianz.com/download-documents/other-information/GRO-List.pdf">https://www.bajajallianz.com/download-documents/other-information/GRO-List.pdf</a></p>	
11	<b>Grievances /Complaints</b>	<p><b>Grievance Redressal Procedure:</b></p> <p>a) Toll-free number 1-800-209- 5858 or 020-30305858,                  Say “Hi” on WhatsApp on +91 7507245858</p> <p>b) Branches for resolution of your grievances /complaints, the Branch details can be found on our website: <a href="http://www.bajajallianz.com/branch-locator.html">www.bajajallianz.com/branch-locator.html</a>                  Register your grievances / complaints on our website:  <a href="http://www.bajajallianz.com/about-us/customer-service.html">www.bajajallianz.com/about-us/customer-service.html</a></p> <p>c) E-mail</p> <ul style="list-style-type: none"> <li>• Level 1: <a href="mailto:bagichelp@bajajallianz.co.in">bagichelp@bajajallianz.co.in</a> and for senior citizens to <a href="mailto:seniorcitizen@bajajallianz.co.in">seniorcitizen@bajajallianz.co.in</a></li> <li>• 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 <a href="mailto:ggro@bajajallianz.co.in">ggro@bajajallianz.co.in</a></li> <li>• 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</li> </ul> <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 <a href="http://www.cioins.co.in/ombudsman">www.cioins.co.in/ombudsman</a></p>	Section E.16
12	<b>Things to remember</b>	<p><b>Free Look Cancellation:</b> 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>	Section E

		<p><b>Policy Renewal:</b> Except on grounds of fraud , moral hazard or mis representation or non-co-operation, renewal of your policy shall not be denied</p> <p><b>Migration and Portability:</b> 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 <a href="https://irdai.gov.in/document-detail?documentId=393128">https://irdai.gov.in/document-detail?documentId=393128</a> beneficiary will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any ,at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed Insured beneficiary will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability</p> <p><b>Moratorium period:</b> 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>	
<b>13</b>	<b>Your Obligations</b>	<p>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement</p> <p>Disclosure of other material information during the policy period.</p>	
<p><b>Legal Disclaimer Note:</b> 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>

**Bajaj Allianz General Insurance Co. Ltd.**

Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006. Reg. No.: 113  
 For more details, log on to: [www.bajajallianz.com](http://www.bajajallianz.com) | E-mail: [bagichelp@bajajallianz.co.in](mailto:bagichelp@bajajallianz.co.in) or  
 Call at: Sales - 1800 209 0144 / Service - 1800 209 5858 (Toll Free No.)  
 Issuing Office:

**Benefit Illustration in respect of Policies offered on Individual & Family Floater basis**

Age of the members to be insured	Coverage opted on Individual Basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under as single policy (Sum Insured is available for each member of the family)				Coverage opted on floater basis with overall Sum Insured (Only one sum insured is available for the entire family)			
	Premium (for zone A)	Sum Insured	Premium (for zone A)	Discount	Premium after discount	Sum Insured	Premium or consolidated premium for all members of family (for Zone A)	Floater discount if any	Premium after discount	Sum Insured
45	9250	400,000	9250	NA	9250	400,000	21403	NA	400,000	
40	8,149	400,000	8149	NA	8149	400,000				
21	6,062	400,000	6062	NA	6062	400,000				
18	4,176	400,000	4176	NA	4176	400,000				
Total Premium (for Zone A) for all members of the family is <b>Rs 27,637</b> when each member is covered separately (no discount applicable).			Total Premium (for Zone A) for all members of the family is <b>Rs 27,637</b> , when they are covered under a single policy. (Family Discount Applicable).				Total premium (for Zone A) when policy is opted on floater basis is <b>Rs 21403</b> (no discount applicable).			
Sum Insured available for each individual is <b>Rs 400,000</b>			Sum Insured available for each family member is <b>Rs 400,000</b>				Sum Insured of <b>Rs 400,000</b> is available for the entire family			
<b>Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.</b>										