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 | E-mail: bagichelp@bajajallianz.co.in or Call at: Sales - 1800 209 0144 / Service - 1800 209 5858 (Toll Free No.) Issuing Office:



Women Specific Critical Illness

CUSTOMER INFORMATION SHEET

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

Title Description		Policy Clause Number	
Name of Insurance Product	Women Specific Critical Illness		
Policy Number	Kindly refer to Your Policy schedule		
Type of Insurance	Kindly refer to Your Policy schedule		
Sum Insured (Basis)	Kindly refer to Your Policy schedule		
Policy Coverage (What the Policy Covers)	If the Insured is diagnosed as suffering from a Critical Illness which first occurs or manifests itself during the Policy Period, and if the Insured survives for a minimum of 30 days from the date of diagnosis, the Company shall pay a Critical Illness Benefit, as specified- I. Critical Illness Cover II. Congenital Disability Benefit III. Children Education Bonus IV. Loss of Job I. Critical Illness Cover Breast Cancer Fallopian Tube Cancer Vaginal Cancer Vaginal Cancer Permanent Paralysis of Limbs Multi-trauma Burns II. Congenital Disability Benefit Down's syndrome Congenital cyanotic heart disease Cleft Palate with or without cleft lip Spina bifida III. Children Education Bonus In the event of a Claim being admissible under Section I (Critical Illness) the 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 Rs 25000/- for one or more child put together. IV. Loss of Job In the event of the insured person losing her job within a period of 3 months of the date of diagnosis of any of the Critical Illness as covered in the policy, the policy will pay an amount of Rs 25000/- towards loss of employment. For a claim to be admissible under this section the claim under Section I should be admissible.	Section C III Section C IV	
	Name of Insurance Product Policy Number Type of Insurance Sum Insured (Basis) Policy Coverage (What the Policy	Name of Insurance Women Specific Critical Illness	

CIN: U66010PN2000PLC015329 • UIN: BAJHLIP21142V022021

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6	Cumulative Bonus	Not Applicable	
7		Specific Exclusions	Section D
	does not cover)	 Any Critical Illness for which care, treatment, or advice was recommended by or received from a Physician contracted before the start of the Policy Period, 	
		 Any sexually transmitted diseases or any condition directly or indirectly caused by or associated with Human T-Cell Lymphotropic Virus type III etc. Treatment arising from or traceable to pregnancy etc. Occupational diseases. 	
		5. War, invasion, acts of foreign enemies, civil war, insurrection, terrorism etc	
		 6. Naval or military operations of the armed forces or air force and participation in operations etc. 7. Any natural peril (including but not limited to storm, tempest, avalanche, earthquake, volcanic eruptions, hurricane). 8. Radioactive contamination. 	
		9. Consequential losses of any kind, loss of gain, business interruption, market loss etc.10. Intentional self-injury and/or the use or misuse of intoxicating drugs	
8	Waiting Period	and/or alcohol. Initial Waiting period: Any Critical Illness diagnosed within the first 90 days	Section D
	Time period during which specified disease/treatmen t are not covered It is counted from beginning of the	of the date of commencement of the Policy is excluded.	
	policy coverage	Nist Angliantia	
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)	Not Applicable	
	.Co-payment (it is a specified amount /percentage of the admissible claim amount to be paid by policy holder/insured)	Not Applicable	
	Deductible (it is a specified amount: Upto which an insurance company will not pay any claim and Which will be deducted from total	Not Applicable	

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claim amount (if					
	Claim Settlement Process	Section E 27			
procedure	 i. 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. ii. You must immediately consult a Doctor and follow the advice and treatment that he recommends. iii. 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. iv. 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. 	Occion 2 27			
Turnaround time(TAT) for claim settlement: 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					
	Weblinks Network hospital and Black listed hospital list https://www.bajajallianz.com/branch-locator.htmll Helpline Number Tollfree: 1800-103-2529				
	Downloading /getting claim forms Downloading /getting claim forms Health Insurance Claim Process Accident Insurance Claim (bajajallianz.com)				
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				
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 • 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	Section E 17			
	Claim amount is more than the specified amount) Claims/claims procedure Policy Servicing Grievances	claim amount is more than the specified amount) Claims/claims procedure i. 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. ii. You must immediately consult a Doctor and follow the advice and treatment that he recommends. iii. You must have Yourself examined by Our medical advisors if We ask for this, and as other as We consider this to be necessary at Our cost. iv. 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. *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. **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 **Weblinks** Network hospital and Black listed hospital list https://www.bajajallianz.com/branch-locator.htmll Helpline Number Tollfree: 1800-103-2529 Downloading /getting claim forms Downloading /getting claim forms Health Insurance Claim Process Accident Insurance Claim (bajajallianz.com) Call centre number(Toll free): 1800-209-5858 Details of Company officials: Branch-wise GRO details can be found on the below link. tttps://www.bajajallianz.com/download-documents/other-information/GRO-List.pdf** Grievances (Complaints on our website: www.bajajallianz.com/branch-locator.html Register your grievances / complaints on our website: www.bajajallianz.com/branch-locator.html Register your grievances / complaints on our website www.bajajallianz.com/branch-locator.html exercises of the process of the			

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		 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 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 	
13	Things to remember	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. Policy Renewal: Except on grounds of fraud, moral hazard or mis representation or non-co-operation, renewal of your policy shall not be denied 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 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 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	Section E7 Section E10 Section E11 Section E14 Section E16

case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.

Declaration by policy holder

Place			

Date: Note:

Web link for downloading the product related documents

I have read the above and confirm having noted the details

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

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Signature of Policy holder