

■ Bajaj Allianz

Bajaj Allianz General Insurance Company Limited is a joint venture between Bajaj Finserv Limited (recently demerged from Bajaj Auto Limited) and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of more than 110 year old Allianz SE, and in-depth market knowledge and good will of Bajaj brand in India. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

■ The Bajaj Allianz Advantage



HAT: In-house Claim Administration



Global expertise



Innovative packages to match individual needs



Quick disbursement of claims

■ Premium Personal Guard:

Premium Personal Guard Policy supports you in the hour of crisis and helps you to sustain the unforeseen risks. This policy provides security for the future and ensures complete peace of mind for you and your family.

Premium Personal Guard covers the insured against bodily injury or death caused due to accident and offers high sum assured ranging from 10 lakhs to 25 lakhs.

■ What is the entry age under this policy?

Entry age for Proposer and Spouse is 18 years to 65 years. Dependent Children can be covered from 5 years to 21 years.

■ What will be the renewal age?

Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or moral hazard.

■ What is the policy period?

This is an annual policy

■ Who can be covered under the Policy?

Self, Spouse and dependent children can be covered under this policy.

■ Who can buy this policy?

This policy is offered to risk class I

■ Risk Level-I

Administrative / managing functions, accountants, doctors, lawyers, architects, teachers and similar occupations

■ What are the coverages under this policy?

- **Death**
In case of Death due to accidental bodily injury of the proposer, 100% of Sum Insured would be paid to the Nominee
- **Permanent Total Disability (PTD)**
In case of PTD due to accidental bodily injury, 200% of Sum Insured is payable for the proposer
- **Permanent Partial Disability (PPD)**
In case of PPD due to accidental bodily injury of the proposer, % of Sum Insured as shown in the PPD table would be payable
The claim payment under Death, PTD & PPD would be restricted to 50% for spouse & 25% for child, provided spouse & child are covered under the policy
- **Temporary Total Disability (TTD)**
In case of TTD due to accidental bodily injury of the proposer, weekly benefit would be payable as per the plan opted.
The claim payment under TTD benefit would be restricted to 50% for spouse
- **Transportation of mortal remains**
If we have accepted a claim under Death of you/your family member(s) named in the schedule, then we will pay towards the actual cost of transporting the remains of you/your family member(s) from the place of death to a hospital, cremation ground or burial ground. The amount we pay will be limited to the lower of Rs.5,000/- or 2% of the Sum Assured shown under the schedule.
- **Children's Education bonus**
in case of Death or Permanent Total disability of proposer:- onetime payment of Rs.5,000/- each towards the cost of education of up to 2 of your dependent children who were under the age of 19 on the date you met with Accidental Bodily Injury
- **Hospital confinement Allowance**
Rs. 1000/- to Rs. 2500/- as per the plan opted per day for a maximum of 30 days of hospitalization
- **Accidental Hospitalization Expenses**
reimbursement of the cost of medical expenses due to accidental injury up to Sum Insured
- **Cumulative Bonus**
For every claim free year you are eligible for Cumulative Bonus (CB) of 10% of sum insured. Maximum cumulative bonus would be 50% of sum insured up to 5 claim free years.
In the event of a claim, Cumulative Bonus will be reduced by 10% of the sum insured on the next renewal.

■ Permanent Partial Disablement table:

In case of permanent partial disablement, we will pay the percentage, of the sum assured as applicable given in the table below

An arm at the shoulder joint	70%
An arm above the elbow joint	65%
An arm beneath the elbow joint	60%
A hand at the wrist	55%
A thumb	20%
An index finger	10%
Any other finger	5%
A leg above mid-thigh	70%
A leg up to mid-thigh	60%
A leg up to beneath the knee	50%
A leg up to mid-calf	45%
A foot at the ankle	40%
A large toe	5%
Any other toe	2%
An eye	50%
Hearing of one ear	30%
Hearing of both ears	75%
Sense of smell	10%
Sense of taste	5%

■ What are the important exclusions under this policy?

I. General Exclusion

1. Accidental Bodily Injury that You meet with:
 - a. Through suicide, attempted suicide or self inflicted injury or illness.
 - b. While under the influence of liquor or drugs.
 - c. Arising or resulting from the insured person(s) committing any breach of law with criminal intent.
 - d. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
 - e. Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.
 - f. As a result of any curative treatments or interventions that you carry out or have carried out on your body.
 - g. Arising out of your participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.
2. Your consequential losses of any kind or your actual or alleged legal liability.
3. Venereal or sexually transmitted diseases.
4. HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome)

and/or mutant derivatives or variations thereof however caused.

5. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these.
6. War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detention, confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority.
7. Nuclear energy, radiation.
8. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of these.

■ Special Conditions:

■ Free Look Period

- If you are not satisfied with policy coverage, terms and conditions, You have the option of canceling the policy within 30 days of receipt of the first year policy documents, provided there has been no claim.
- Free look period is not applicable for renewal policies.

■ Conditions for renewal of the contract

- Under normal circumstances, renewal will not be refused except on the grounds of Your moral hazard, misrepresentation or fraud
- Sum insured for renewals of age 66 years and above would be restricted to sum insured 10 lacs (plan A)
- In case of Our own renewal a grace period of 30 days is permissible and the Policy will be considered as continuous coverage. Any claim incurred as a result of Accidental injury during the break period will not be admissible under the policy.
- After the completion of maximum renewal age of dependent children, the policy would be renewed for lifetime. However a separate proposal form should be submitted to us at the time of renewal with the insured member as proposer. Suitable credit of continuity for all the previous policy years would be extended in the new policy, provided the policy has been maintained without a break.
- Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.

■ Cancellation

A. Cancellation by the Policyholder

The Policyholder can cancel this Policy by providing a written notice of 7 days. In such a case, the Company will refund the premium for the unexpired policy period as detailed below:

1. Cancellation of policy where full premium received at policy inception -
Annual Policy: The premium refund for the unexpired risk period will be on a pro-rata basis, provided no claim has been made during the policy year.
Multi-year Policy:

For any policy year where the risk date has not yet started, the premium will be refunded without any deduction.

For any policy year where the risk has started, the premium will be refunded on a pro-rata basis for that policy year, provided no claim has been made during the policy year and in full for future policy years.

2. Cancellation of policy where Premium Received on Instalment Basis

The premium refund for the unexpired risk period will be on a pro-rata basis, provided no claim has been made during the policy year.

B. Additional Deductions

Notwithstanding the above, if (i) the risk under the Policy has already commenced, or (ii) only a part of the insurance coverage has commenced, and the option of Policy cancellation is exercised by the Policyholder, then expenses incurred by the Company on medical examination of the Policyholder will also be deducted before refunding of premium.

C. Cancellation by the Company

The Company may cancel the Policy at any time on the grounds of misrepresentation, non-disclosure of material facts, or fraud by the Policyholder/insured person, by providing 15 days' written notice. There will be no refund of premium for cancellations on these grounds.

■ Grace period:

- In case of our own renewal a grace period of 30 days is permissible and the Policy will be considered as continuous coverage.
- Any claim incurred as a result of Accidental injury during the break period will not be admissible under the policy.

■ When can I change my Plan?

Change of plan can be done at renewals.

■ Portability Conditions

As per the Portability Guidelines issued by IRDA, If you are insured under any other Personal Accident policy of Non life insurer you can transfer to Personal Accident policy with all your accrued benefits after due allowances for waiting periods and enjoy all the available benefits of Personal Accident

■ Revision/ Modification of the policy:

There is a possibility of revision/ modification of terms, conditions, coverages and/or premiums of this product at any time in future, with appropriate approval from IRDA. In such an event of revision/modification of the product, intimation shall be set out to all the existing insured members at least 3 months prior to the date of such revision/modification comes into the effect

■ Withdrawal of Policy

There is possibility of withdrawal of this product at any time in future

with appropriate approval from IRDA, as We reserve Our right to do so with a intimation of 3 months to all the existing insured members. In such an event of withdrawal of this product, at the time of Your seeking renewal of this Policy, You can choose, among Our available similar and closely similar Personal Accident Insurance products. Upon Your so choosing Our new product, You will be charged the Premium as per Our Underwriting Policy for such chosen new product, as approved by IRDA.

■ How do I submit my claim?

- If you meet with an accident and injure any part of your body that may result in a claim, you or someone claiming on your behalf must inform us in writing immediately and in any event within 30 days.
- In case of death due to accident, the same must be informed to us in writing immediately and send us & submit the documents within 30 days.

■ How do I get my Premium Personal Guard Policy?

Call our toll free number or contact any of our agents directly. We will take through our user-friendly procedures, step-by-step. Or visit our website www.bajajallianz.co.in to take our policy.

■ What are the premium rates / coverage for this policy?

Premiums are exclusive of GST

Plan		'A'	'B'	'C'	'D'
SI (Rs.)		10,00,000	15,00,000	20,00,000	25,00,000
Base Plan	Death	100%	100%	100%	100%
	PTD ¹	200%	200%	200%	200%
	PPD ²	As per table			
	TTD ³ (Rs./wks.)	5000/100	5000/100	7500/100	10000/100
ADD ON	Accidental Hospitalization Benefit (Rs.)	2,00,000	3,00,000	4,00,000	5,00,000
	Hospital Confinement Allowance	1000	1500	2000	2500
Premium	Base Plan*	1300	2100	2875	3650
	Add on*	475	710	950	1200
Additional Member 'A'	Spouse	50% benefits Of Self plan			
	Base plan*	650	1050	1438	1825
	Add on*	238	355	475	600
Additional Member 'B'	Each Child	25% Benefits of Self plan			
	Base Plan*	325	525	719	913
	Add on*	119	178	238	300

*1. PTD - Permanent Total Disability 2. PPD- Permanent Partial Disability 3. TTD- Temporary Total Disability

Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015 (Prohibition of Rebates)

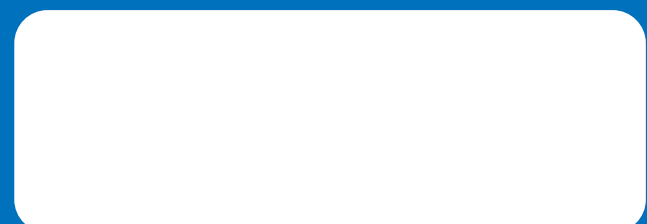
No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurers. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to 10 lakh rupees.

 **BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD.**
BAJAJ ALLIANZ HOUSE, AIRPORT ROAD, YERAWADA,
PUNE - 41 1006. IRDA REG NO.: 113.

 **FOR ANY QUERY (TOLL FREE)**
1800-209-0144 / 1800-209-5858

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For more details on risk factors, Terms and Conditions, please read the sales brochure before concluding a sale.

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.

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UIN: IRDA/NL-HLT/BAGI/P-P/V.I/278/13-14

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Policy holders can download Insurance Wallet for one-touch access Available on: 

BAJAJ ALLIANZ PREMIUM PERSONAL GUARD

FROM INSECURE TO SECURE

