



LIFE GOALS. **DONE.**



Life Goals mein Health rukawat na banein

Bajaj Allianz Life

Health care Goal

Covers 36 Critical Illness Including Heart & Cancer

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KEY ADVANTAGES



Covers 36 Critical Illness including Heart & Cancer



Four variants to choose from as per your need



Option to cover spouse and dependent children



Flexibility to choose individual cover for yourself, your spouse and your children



Return of premium at maturity[^]



Inbuilt waiver of premium[^]



Return of premium at Death

Note: [^]Depending upon the variant opted for by the Policyholder.



Benefits Details

In Critical Long Term Health Care and Critical Long Term Health Care Plus:

Variant	Life Assured	Sum Assured in case of Critical Illness	Waiver of premium in case of Accidental Permanent Total Disability	Return of total premiums paid till Death	Return of total premiums paid till Maturity
Critical Long Term Health Care	Self~	✓	✓	✓	✗
Critical Long Term Health Care Plus	Self~	✓	✓	✓	✓

In Long Term Family Health Care and Long Term Family Health Care Plus:

Variant	Life Assured(s)	Sum Assured in case of Critical Illness	Waiver of premium in case of Accidental Permanent Total Disability, Critical Illness & Death	Return of total premiums paid till Death	Return of total premiums paid till Maturity
Long Term Family Health Care	Self, Spouse & Children~	✓	✓	✓	✗
Long Term Family Health Care Plus	Self, Spouse & Children~	✓	✓	✓	✓

Self is the Policyholder and the Life Assured under the policy. The spouse and children of the Policyholder are the Life Assured(s) under the plan

Note:

Family is defined as policyholder, spouse and dependent children only, subject to a maximum of 6 members. The feature of Addition/Deletion of Life Assured(s) during the Policy term under Long Term Family Health Care & Long Term Family Health Care Plus is not available.

The 36 Critical Illnesses covered

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|--|---|--|
| 1) Alzheimer's Disease | Replacement or Repair of Heart Valves) | 26) Muscular Dystrophy |
| 2) Apallic Syndrome | | 27) Open Chest CABG |
| 3) Aplastic Anaemia | 16) Kidney Failure requiring regular Dialysis | 28) Permanent Paralysis of Limbs |
| 4) Angioplasty | | 29) Parkinson's Disease |
| 5) Benign Brain Tumour | 17) Loss of Independent Existence | 30) Poliomyelitis |
| 6) Blindness | 18) Loss of Limbs | 31) Primary Pulmonary Arterial Hypertension |
| 7) Brain Surgery | 19) Loss of Speech | 32) Stroke resulting in permanent symptoms |
| 8) Cancer of Specified Severity | 20) Major Burns | 33) Surgery to Aorta |
| 9) Cardiomyopathy | 21) Major Head Trauma | 34) Systematic Lupus Eryth. with Renal Involvement |
| 10) End Stage Liver Disease | 22) Major Organ / Bone Marrow Transplant | 35) Encephalitis |
| 11) End Stage Lung Disease | 23) Medullary Cystic Disease | 36) Bacterial Meningitis |
| 12) Coma of Specified Severity | 24) Motor Neurone Disease with permanent symptoms | |
| 13) Deafness | 25) Multiple Sclerosis with persisting symptoms | |
| 14) First Heart Attack of specified severity | | |
| 15) Heart Valve Surgery (Open Heart | | |

For more details on Critical illnesses including the exclusion, please refer the product sales literature (available on www.bajajallianzlife.com)

Eligibility Conditions

Parameter	Details				
Minimum Age at Entry	Adult		Child		
	18 years		5 years		
Maximum Age at Entry	Adult		Child		
	65 years		17 years		
Maximum Age at Maturity	Adult		Child		
	75 years		37 years		
Policy Term	Critical Long Term Health Care & Long Term Family Health Care		10 years		
	Critical Long Term Health Care Plus & Long Term Family Health Care Plus		10, 15, 20 years		
Premium Payment Term	Variant	Critical Long Term Health Care & Long Term Family Health Care		Critical Long Term Health Care Plus & Long Term Family Health Care Plus	
	Policy Term (years)	10	10	15	20
	Premium Payment Term (years)	5, 7	5, 7	15	20
Minimum Premium	Critical Long Term Health Care	Critical Long Term Health Care Plus	Long Term Family Health Care	Long Term Family Health Care Plus	
	Rs 3,000 per annum	Rs 3,458 per annum	Rs 3,000 per annum	Rs 3,669 per annum	
Maximum Premium	As per the maximum age, minimum Premium Payment Term, maximum sum assured chosen under the Policy				

Parameter	Details		
Premium Payment Frequency^{##}	Yearly, Half yearly, Quarterly and Monthly		
Minimum Sum Assured	Proposer/Policyholder	Child	Spouse
	Rs 5,00,000	Rs 1,25,000	Rs 2,50,000
Maximum Sum Assured	Rs. 50,00,000		

Each Life Assured under Long Term Family Health Care & Long Term Family Health Care Plus, will have the flexibility to choose individual sum assured.

The sum assured on the spouse and children can be equal to, but not higher than the sum assured of the Policyholder.

##Quarterly and monthly premium frequencies are only allowed under salary deduction schemes and auto-debit process as allowed by RBI

Prohibition of Rebate: Section 41 of the Insurance Act, 1938:

"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 insurer.

Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend up to ten lakh rupees."

Fraud, Misrepresentation & Forfeiture- Section 45 of the Insurance Act, 1938

Fraud, Misrepresentation and forfeiture would be dealt with in accordance with provisions of section 45 of the Insurance Act 1938 as amended from time to time.

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Bajaj Allianz Life Insurance Co. Ltd.

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• IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

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