

**BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD**  
**CANARA BANK – GROUP MEDICLAIM INSURANCE**

**1. Product Highlights**

Features	Group Mediclaim Policy for Canara Bank Customers
Sum Insured options	1/2/3/4/5/6/7.5/10/15 Lakhs
Plan basis	Individual/Floater
Family definition	Self/Spouse/Dependent Children/Dependent Parents or Parents-in-law
Entry Age eligibility Adult	18 to 69 yrs
Entry Age eligibility Child	91 days to 25 yrs
Renewal Age eligibility	Lifetime
Room Rent sublimit	Actual
ICU Sublimit	Actual
Day Care procedures	182 Day care Treatments Covered
Pre hospitalization	60 days
Post hospitalization	90 days
Ambulance expenses	2000 per hospitalization
Restore Benefit	100% Automatic restoration of basic sum insured in case it is exhausted in the policy year
Cumulative Bonus	Cumulative bonus of 10% for every claim free year up accumulating up to 100%
Health Checkup	1 Lac SI – Rs 1500, 2 Lac – Rs 2000, 3 Lac – Rs 2000, 4 Lac – Rs 2000, 5 lac – Rs 2500 , 6 Lac – Rs 2500, 7.5 lac – Rs 3000, 10 lac – Rs 3500, 15 lac – Rs 4000 (available only from 2 <sup>nd</sup> year policy with BAGIC)
Daily cash allowance	Up to 5 Lac - Rs.500/day for max 30 days ; Above 5 Lac - Rs.1000/day for max 30 days
AYUSH expenses	Covered up to Sum Insured
Domiciliary Hospitalization	Covered up to Sum Insured
Organ Donor	Covered up to Sum Insured
Double sum insured for Cancer of Specified Severity	Covered
E-opinion for Critical Illness	Available
Policy period	1 year
PED waiting period	36 months
Specific diseases waiting period	24 months
30 days waiting	Applicable (except for Accidental Hospitalization)
Personal Accident Rider (Accidental Death Only)	Covered
Critical Illness (if opted)	An additional limit of 1, 2, 3 and 5 lakhs available

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**RATE CHART FOR GROUP MEDICLAIM INSURANCE**

\*Individual Plan – To cover Self, his/her spouse or child on Individual basis

Mumbai Metropolitan Region & Delhi National Capital Region									
Age Band/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
3 months-35	3474	4826	6287	6656	7396	9122	10136	12464	15134
36-50	5664	7868	10250	10853	12059	14873	16526	20322	24653
51-60	6534	9077	11825	12521	13912	17158	19064	23445	28416
61 & above	10210	14183	18477	19564	21738	26809	29788	36633	44400
Optional Cover Critical Illness (if opted)						1,00,000	2,00,000	3,00,000	5,00,000
						1011	1177	1729	2423

Rest of India									
Age Band/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
3 months-35	2929	4094	5138	5441	6045	7485	8317	10370	12621
36-50	4775	6675	8378	8871	9857	12204	13560	16908	20555
51-60	5509	7701	9666	10234	11371	14080	15645	19506	23691
61 & above	8608	12033	15102	15991	17768	22001	24445	30478	37018
Optional Cover Critical Illness (if opted)						1,00,000	2,00,000	3,00,000	5,00,000
						879	1023	1505	2107

\*Family Plan – To cover Self, his/her spouse and up to 4 dependent children on family floater basis.

Mumbai Metropolitan Region & Delhi National Capital Region									
Age Band/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
3 months-35	9893	12015	13352	14137	15708	19177	21308	25650	30957
36-50	16130	19590	21769	23050	25611	31267	34742	41820	50451
51-60	17637	22096	24553	25998	28886	35266	39184	47168	56885
61 & above	27558	34525	38365	40622	45135	55103	61225	73700	88883
Optional Cover Critical Illness (if opted)						1,00,000	2,00,000	3,00,000	5,00,000
						1011	1177	1729	2423

Rest of India									
Age Band/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
3 months-35	8380	10221	11442	12115	13461	16502	18335	22183	26795
36-50	13664	16664	18655	19752	21947	26904	29894	36167	43667
51-60	14939	18795	21041	22278	24754	30345	33717	40792	49234
61 & above	23343	29368	32876	34810	38678	47414	52683	63738	76928
Optional Cover Critical Illness (if opted)						1,00,000	2,00,000	3,00,000	5,00,000
						879	1023	1505	2107

\*Parent's Plan – To cover either Self's parents or his/her parent-in-laws on family floater basis

Mumbai Metropolitan Region & Delhi National Capital Region									
Age Band/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
36-50	16041	19413	21393	22652	25169	30669	34077	40935	49124
51-60	17542	21907	24152	25573	28414	34629	38477	46224	55469
61 & above	27410	34230	37738	39958	44398	54108	60120	72225	86670
Optional Cover Critical Illness (if opted)						1,00,000	2,00,000	3,00,000	5,00,000
						1011	1177	1729	2423

Rest of India									
Age Band/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
36-50	13575	16487	18278	19354	21504	26307	29231	35282	42339
51-60	14845	18606	20639	21853	24282	29709	33010	39848	47818
61 & above	23195	29073	32249	34146	37940	46420	51578	62263	74715
Optional Cover Critical Illness (if opted)						1,00,000	2,00,000	3,00,000	5,00,000
						879	1023	1505	2107

**\*Premiums (Inclusive of premium for personal accident, Inclusive of 18% Goods and Service Tax and in INR)**

Please note:

- Family Floater policy will have the same Sum Insured for all the insured members & premium will be charged as per the age of the eldest member.
- Premiums are subject to change with age, revision in applicable tax rates as specified from time to time by the Government of India, and premium revision by the insurer with prior intimation.