



## Bajaj Allianz General Insurance Co. Ltd. - Silver Health Policy

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As the age of an individual increases, health care costs increase & become a burden on the individual. Senior citizens have to pay out their hard earned savings to meet the expenses. Bajaj Allianz' Silver Health is an insurance policy designed exclusively for senior citizens that covers medical expenses incurred during hospitalization.

**Silver Health Policy** is a policy exclusively designed for the senior citizens, which covers medical expenses incurred during hospitalization period.

**Bajaj Allianz General Insurance Co. Ltd.**  
**Product : Silver Health Policy (Health Cover for Seniors)**

### Salient Features :

- Eligibility : Age from 46 years to 75 years
- Age at entry restricted to 70 years.
- Cost of pre-acceptance medical tests are reimburse. However if the proposal is accepted the company will reimburse.
- 5% family discount available.
- SI from 50,000 to 5,00,000 can be opted from 46 yrs to 70 yrs.
- 5% cumulative Bonus for every claim –free years .

**Note:** Please refer to the policy documents for the complete Insurance Policy subject to the insurance cover.

### Scope of Cover / Benefits :

- The policy covers hospitalization expenses and an amount equivalent to 3% of admissible hospitalization expenses pre and post hospitalization expenses
- Covers ambulance charges in an emergency subject to a limit of Rs.1000/-
- Pre-existing illnesses are covered from the second year of the policy.
- The Company's liability in case of any pre-existing illness from the second year of the policy would be limited to the sum insured or the limit of indemnity in a policy year.
- The policy has lifetime indemnity limit of three times the limit of indemnity specified in the earliest schedule of the policy continuously.
- Cashless facility ; with Silver health plan, the member has access to the cashless facility at various network hospitals.

( Subject to exclusion and conditions)

- The member can opt for hospital besides the empanelled ones. In which case the expenses, incurred 14 working days from submission of all the documents.
- 20% of co-payment of the admissible claims to be paid by the member if treatment is taken in a hos
- Health checkup in designated Bajaj Allianz Diagnostic centers at the end of continuous four claim-
- Income tax benefit on the premium paid as per section 80 D of the Income Tax Act as per existing I

**Note:** Please refer to the policy documents for the complete Insurance Policy subject to the insurance C

**Premium Rate / Chart :**

| SI /AGE | AGE (in years) |       |       |       |       |
|---------|----------------|-------|-------|-------|-------|
|         | 46-50          | 51-55 | 56-60 | 61-65 | 66-70 |
| 50000   | 1995           | 2495  | 3824  | 4780  | 7170  |
| 100000  | 2993           | 3742  | 5736  | 7170  | 11203 |
| 150000  | 3741           | 4677  | 7170  | 8963  | 14004 |
| 200000  | 4646           | 5846  | 8963  | 11203 | 18905 |
| 300000  | 5845           | 7308  | 11203 | 14004 | 23632 |
| 400000  | 8767           | 10962 | 16805 | 18905 | 21006 |
| 500000  | 10959          | 13155 | 21006 | 23632 |       |

\* Service Tax as applicable

**Note:** Please refer to the policy documents for the complete Insurance Policy subject to the insurance C

**Terms & Conditions :**

- All diseases / injuries existing at the time of proposing this insurance
- Any disease contracted during the first 30 days of commencement of policy
- Certain diseases such as hernia, piles, cataract, benign prostatic hypertrophy, hysterectomy shall b
- Non-allopathic medicine
- All expenses arising from AIDS and related disorders
- Pre-acceptance medical tests at the cost of the proposer. However if the proposal is accepted the c tests. (only for fresh proposals)
- Cosmetic, aesthetic or related treatment
- Use of Intoxicating drugs, alcohol
- Joint replacement surgery (other than due to accidents shall have a waiting period of four years)
- Treatment of any mental illness or psychiatric illness

**Note:** Please refer to the policy documents for the complete Insurance Policy subject to the insurance C

**Exclusions :**

- All diseases / injuries existing at the time of proposing this insurance
- Any disease contracted during the first 30 days of commencement of policy
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### **[Downloads for Silver Health Policy Bajaj Allianz General Insurance Co. Ltd.](#)**

- [Silver Health Policy Wordings](#)
- [Silver Health Policy Brochure](#)