

## Chapter 1 : ULIP Plans - What is a ULIP | Unit Linked Insurance Guide | Bajaj Allianz Life

*Moreover, the pricing of Bajaj Allianz Health Insurance plans is very competitive and loaded with all the latest features and best coverages. Some features of Bajaj Allianz Health Insurance Plans More than lakhs Health Insurance claims processed successfully in*

Bajaj Allianz Distribution Network: Since its inception in , Bajaj life insurance has come a long way in penetrating Indian market. Bajaj Allianz has pan India presence with offices across the country. Bajaj Allianz products are also available online through their website and insurance aggregators. Bajaj Allianz Life Insurance - Latest News New Individual Cyber Safe Policy Launched By Bajaj Allianz Always a step ahead of its peers, Bajaj Allianz General Insurance has recently launched its cyber-protection product for the individuals who fall prey to cases of cyber crimes such as cyber stalking, cyber extortion, cyber bullying, cyber attacks, social media liability, etc. This policy works exactly like any other policy, where you are required to pay premium instalments at periodic intervals and you receive an insurance cover in return. The range of sum assured in this policy is from Rs 1 Lakh to Rs 1 crore. Bajaj Allianz Seeks Rs. Subrat Mohanty, head of marketing, Bajaj Allianz said that the company aims at a profit of Rs. The company now has switched to a three-year recovery plan to get back to the individual share of 50 percent. To accomplish this goal, the insurance company is about to form multiple dedicated sales teams that will be offering products to the audience who specifically need them, thereby pushing retail customers for them along with the other measures. The newly launched product has been named as Principal Gain. The plan also ensures a guaranteed loyalty bonus for the ones who keep the investment till the policy gets matured. As a benefit of Guaranteed Loyalty Addition feature one can receive higher returns. Bajaj Allianz Young Assure accompanies an in-fabricated premium waiver highlight if there should be an occurrence of a disastrous occasion. With this element, on death or incidental lasting aggregate handicap of the life guaranteed, every single future premium will be waived and the arrangement will proceed till the development date. Additionally, on the passing of the life guaranteed demise advantage will be paid. The arrangement offers a chance to choose least ensured development at the season of purchasing furthermore gives ensured increases to the development sum and material reward, in this way guaranteeing higher return toward the end of the strategy term. Term insurance plans are no longer the typical term plans, as the insurance companies have been wooing their customers by providing them exactly the features they ever wanted a term insurance policy to bring to them. Term plans nowadays provide policyholders with the options that protect them against inflation with an assurance to increase the Sum Assured at certain intervals. The same is also applicable to the maturity amount that is to be paid in installments. Term Plans – Offline vs. Online Insurance agents are responsible for selling term plans; however, they have to deal in a competitive environment where prices are different for both online and offline plans. A considerable share of the audience still prefers going online. Offline term plans still have hopes to survive in some cities of the country, which is all because of the less Internet penetration. People choose term insurance plans since they are comparatively easier to understand and purchase. Aiming at making people aware of how beneficial life insurance can be in an unforeseen event, the insurance company conducted a similar roadshow last year as well. Life Insurance is an essential of everyone today and people are still not aware of the benefits such policies bring to them. People in India lack the key information about life insurance policies, which they need in order to protect themselves and their families. They have roped in Avendus Capital as their advisor. In addition, other global insurance organizations and private equity investors have expressed interest. The company is expecting a valuation of about Rs. It further added that the process is at a very nascent stage and would consider companies with a sound technological backing to dilute its stake. With the Insurance Amendment Act enabling insurance intermediaries to share the same space with insurance companies under the FDI sphere, a foreign direct investment of upto 49 per cent will be allowed in both intermediaries and insurance companies. Bajaj Allianz Life got a new corporate agent to sell life insurance products Bajaj Allianz Life Insurance has been a partner of Dhanlaxmi bank since the year They have done business together which has fetched them a profit of nearly Rs. Now they have decided to make their bond

stronger. Consequently, they have signed a long-term agreement in October. As per the agreement, Bajaj Allianz and Dhanlaxmi bank will continue to be partners for next nine years and Dhanlaxmi bank will be selling the life insurance products offered by Bajaj Allianz Life Insurance. This business tie-up between these two financiers will also be beneficial for the customers of Dhanlaxmi bank as all the Bajaj Allianz life insurance products will be easily available for them from now on. This plan offers four variants i. Under the Shield Supreme variant, an inbuilt premium waiver rider is offered, which is applicable in case of accidental total and permanent disability or on the diagnosis of a critical illness the policy covers 34 critical illnesses. Bajaj Allianz eTouch online term plan offers the combined benefits of both term and health insurance as the insured gets the life coverage along with the add-on benefits such as accidental death cover, total permanent disability cover, and critical illness cover till the age of . The eTouch online term plan is a customizable plan with 3-in-1 protection benefits that cover all the 3Ds of life – death, disease and disability, and that too at a competitive price and pliability to choose from a year long tenure. Does Bajaj Allianz Life Insurance offers maternity benefit? Maternity benefit is not offered by any Life Insurance plan by Bajaj Allianz unless specified in a particular policy. What is the process of renewing Bajaj Allianz Life Insurance policy? You can renew Bajaj Allianz life insurance in two ways - Online and Offline. What is the procedure for changing my address? To change your address in Bajaj Allianz life insurance policy: What add-on covers are available with Bajaj Allianz Life Insurance policies? The following riders are available for traditional individual plans: When can riders be added to or removed from the base policy? You can add or remove riders at the time of policy renewal. How can I check my claim status? You can check your claim status by visiting the official website of Bajaj Allianz and entering the claim reference number provided at the time of claim registration. What are the reasons for claim rejection in Life Insurance? The main reasons for claim rejection are: Is death by natural calamities covered? Coverage is offered for both basic death and accidental death, including when caused by natural calamities. Is coverage available during foreign travel and stay? The case can be taken up to the Claim Review Committee of the insurer again. Can I avail any tax exemption for the benefits received? As per the Section 10 10D of the Income Tax Act, , the benefits received are exempted from your tax liability. If I lose my policy bond, will it affect my claim settlement? No, the claim can be processed with other documents as well. How do I cancel my Bajaj Allianz policy online? The insurer offers a free-look period of 15 days within which you can cancel your policy, in case you do not find it adequate. If there is no claim, then the insurer will refund your premium on a pro-rata basis.

### Chapter 2 : Family Health Insurance | Buy Health Insurance Plans for Family Online - Bajaj Allianz

*\*\*Health CDC (Claim by Direct Click) is a feature in the Bajaj Allianz Insurance Wallet App which enables you to raise claim requests up to Rs. /- through the app. This is the easiest way to make claim requests as you upload all the required documents on the app and get regular updates of your claim status.*

Extra Care Plus No matter how well you plan your finances, medical expenses can take you by surprise. This is a top-up plan over and above your existing health insurance policy that gives you wider cover. Extra Care Plus can also be taken as a standalone policy. As one of the best health insurance companies in India, we understand that every individual has unique needs and expectations from a medical insurance policy. Medical emergencies often come without warning. And end up taking a toll on your financial health. With a good health insurance policy, you can be secure in the knowledge that you and your family are financially protected against unforeseen health care expenses. Get the best medical care: The only thing you should think about in a medical emergency is getting the best care possible, not how much it is going to cost you. Our health insurance plans enable you to get treatment from the best hospitals and doctors. Bajaj Allianz is empanelled with a large network of hospitals across the country. You can get cashless treatment at any of them - just inform our team and we will take care of everything. Our claim processes are designed to be as hassle-free as possible for you. You can benefit from the following: An in-house Health Administration Team to ensure a seamless and quick claims settlement process. One of the fastest turnaround times in the industry - under one hour for cashless settlements. One of the highest claims settlement ratios among health insurance providers in India. Quick claim settlement through app. Choose from a wide range of affordable health insurance policies to cover you and your family against medical expenses, critical illnesses and accidents. Add top-up plans for extra coverage. Enjoy maximum coverage at a price that is easy on your pocket. Get free medical check-ups once every three claim-free years. Buy or renew your policy in just a few clicks online. This is the easiest way to make claim requests. You can upload all the required documents in the app and get regular status updates on your claim. The entire process is paperless and saves both time and money. How to Save Tax with a Health Insurance policy? A health insurance plan is designed to provide you with financial support when you are faced with medical and hospitalization expenses. But it also gives you the added benefit of great tax savings. You can claim a tax exemption of upto Rs 1,00, on a Bajaj Allianz medical insurance policy under Section 80D of the income tax act. Get a deduction of upto Rs 25, on premiums paid towards health insurance plans for yourself, spouse, children and parents. You must be under 60 years of age. Claim a tax exemption of upto Rs 50, on premiums paid towards a medical insurance policy for parents who are senior citizens above the age of 60. If you are under 60 and your parents are above 60, you can avail both the exemptions a total of upto Rs 75, If you are above 60, you can claim an exemption of upto Rs 1,00, on premiums paid towards yourself, spouse, children as well as for your parents. This is the maximum amount of money you can claim against medical expenses in one policy year. Now suppose you make a claim of Rs 2 lakh during the year to cover some healthcare expense. What happens to the remaining Rs 3 lakh? You remain covered for that amount for the rest of the year. When you buy a medical insurance policy, you must pay a certain amount periodically monthly, quarterly, half-yearly or annually to get the cover you need. This is called the premium, and the amount you must pay depends on many factors, including total sum insured, age, medical condition and physical fitness. Pre- and Post-Hospitalization Expenses: Medical treatment often begins before hospitalization and continues after discharge. Health insurance policies cover not only hospitalization costs but also expenses you may incur before and after the hospitalization on consultations, medicines, investigations etc. Check the duration of cover before you buy health insurance. Co-payment or Co-pay is a fixed percentage of the claim that an individual must pay towards his medical expenses while the insurance company pays the rest. This is a fixed amount an individual must bear from his own pocket. This is an additional benefit offered by most health insurance policies. It compensates you for the charges that you incur for using an ambulance service in an emergency. The amount of cover varies across policies. Many medical procedures do not require hospitalization. These are called day-care procedures. Many health insurance policies nowadays cover

these procedures in addition to longer hospitalization. Most insurance companies empanel or tie-up with hospitals across the country to provide better medical services to their customers during their time of need. These hospitals are referred to as network hospitals. You can benefit from the cashless facility at these hospitals - just inform the insurance company and it will co-ordinate directly with authorized hospital. An insurance company may use its own staff to process and settle claims an in-house team or it may outsource the claims process to a third party TPA. An in-house team enables a health insurer to deal with claims directly and provide better service to customers. An add-on to your health insurance policy that gives you a daily cash allowance to cope with the ancillary expences related to hospitalization. A quote is an estimate of the cost or premium you will have to pay for the policy you need. An insurer will ask you a set of questions to determine your requirement before giving you a quote. Other Health Insurance Plans.

## Chapter 3 : Health Insurance Plans | Bajaj Allianz

*Under this plan, each family member can avail an individual sum blog.quintoapp.com individual health insurance plan covers the expenses incurred due to hospitalization, doctor's consultation, ambulance services, treatment charges and pre and post-hospitalization expenses.*

October 20, Beneficial Plan After a long web search, finally got a good health insurance policy from bajaj allianz general insurance. Policy coverage is high and claiming procedure is so simple which can be easily done through online website of the company. Even renewals are done through online portal service. Nirmal October 05, Beneficial Product plan Got bajaj allianz health insurance policy which gives full protection from every circumstances. Policy coverage is high and premium is less. The service delivered is fabulous which is always on time. Policy renewal is easy to make through online portal site of the company. Service is fast and all company members are ready to help 24X7. Ramanpreet August 26, Health is Wealth Bajaj health insurance i have bought in normal premium is good. Service is superb with on time surety. Policy cover maximum expenditure with ambulance service which is absolutely free. Updates are simple to get through website of the company which is very easy to access. The policy coverage is also good and covers maximum expenditures and bills. Claiming is simple and hassle free documentations. Shankar July 21, Bajaj health plan I have health insurance like everyone does in this risky time. Bajaj allianz insurance provides me the best deal in less investment. Service is super fast and online renewals are also possible. Thanks you for this great premium benefits and claiming is very simple. Akroshi July 01, Good The health insurance policy is very much important as any other things for tension free living. The plan i bought is very good one and it has low premiums as well as investments. Policy coverage and claims are high and the internet web portal service is fantastic which is easy to use. The policy is good so I purchased it. The premium is low and claims are high. Service provided is good. Good number of hospitals and free ambulance service is the best. Updates are also mailed regarding insurance policy. Prem March 11, superb health plan Superb health insurance policy plan i had got from bajaj allainz general insurance. Services are great and with super sonic speed from executives and staff members. Great policy great work. Ravindra March 11, Not Satisfactory I had health policy plan with bajaj allainz general insurance. It has low claims and policy coverage but the premium is high. Service is slow like a turtle. Less number of hospitals and assistance by staff members is not good. Jiten March 11, Good Insurance Large number of hospital are there for patient care and even ambulance is facilitate for free without taking any charges. Nice health insurance policy which you provide bajaj allainz general insurance. Policy coverage and claims are fine and investments are low. Policy coverage and claims are high but the premiums are low. Nice service with good behaviour is provided by the executives and staff. Rohit March 11, Low policy coverage Finally got health insurance policy plan of my choice from bajaj allainz general insurance. Dinesh March 11, "Health Care" My policy plan is health insurance which i purchase from bajaj allainz general insurance. Investments are low and the payback returns are high. Ambulance is giving services for free and big number of hospitals are working under this. Raghav March 11, Less Claims My health policy plan is with bajaj allainz general insurance. Policy coverage is high but the investments are low. Ambulance is facilitate for free. The only thing which you need to improve is claims, claims are very less and the claiming process is bit slow too. Ganesh March 11, Fair plan for health I have health insurance policy plan which i buy from bajaj allainz general insurance. The services you provide is fast and on time. And claims are high but the premiums are low. Ambulance take the patient from home to hospital for proper care and it is absolutely free. Hemant March 11, Okay Health plan I have health insurance policy plan with bajaj allainz general insurance. Ambulance is facilitate but charges may apply. Just the service you provided is bit slow, please improve your services. Ambulance is also provided from hospitals for free of any charges. Large number of hospitals are there for serve the patients. Nice health insurance policy plan from bajaj allianz general insurance. Waqar March 11, Fantastic plan Policy I have is health insurance and i buy it from bajaj allainz general insurance. Really had great experience with the executives and staff members, nice behaviour with clients. Policy coverage and claims are high but the premium is low. Jitender March 11, Bad Policy My health insurance

policy plan is with bajaj allainz general insurance but the policy is really bad. No one listen and services are very poor. Ambulance is not included in policy plan. Really had bad experience. Rahul March 11, Perfect plan I have my health insurance like everyone else but the thing is i buy it from bajaj allainz general insurance. The best service providing by you guys. Policy coverage and claims are high and the premiums are low. Payback returns are around Rs. Tarun March 11, Low policy coverage I own health insurance policy plan from bajaj allainz general insurance which has low investments. Service is fast and the hospitals providing ambulance too for extra care. Just the problem is policy coverage is not that good as i expected. Rest all things are clean and clear. Nice terms and conditions. Prashant March 11, above average Bajaj allainz general insurance provides me an above average policy plan i. Policy has huge number of hospitals for fast assistance of patients and ambulance is also send for patient to securely reach to the hospital. Sidharth March 11, Average plan My health insurance policy plan is an average one which i bought from bajaj allainz general insurance. Ambulance is come to door steps for pick up the patient and the then for drop also. Hospitals are also good in range and providing nice services. Abhishek March 11, Fair Policy My health insurance policy plan is with bajaj allainz general insurance. Policy coverage and claims are high. Payback amount is 13L. Large number of hospitals are giving nice hospitality with full care and treatment.

### Chapter 4 : Bajaj Allianz Health Insurance Plans Review, Eligibility, Status

*Bajaj Allianz Health Insurance Plans Company Overview. The Bajaj General Insurance company is a joint venture between two strong entities which are Bajaj Finserv Limited and Allianz SE.*

### Chapter 5 : Bajaj Allianz Life Insurance - Compare Plans, Buy Online

*Advantages & Benefits of Bajaj Allianz Health Insurance: The Bajaj Allianz General Insurance company is called the leader in the health insurance industry because it gives its customers a little extra benefit when they buy insurance plans from the company.*

### Chapter 6 : What is a Term Insurance Plan |Term Insurance Guide | Bajaj Allianz Life

*Bajaj Allianz Tax Gain Plan is a beneficial plan by Bajaj Allianz Health Insurance which gives policyholders an opportunity to save tax and also gain OPD benefits. It is a family floater health insurance policy.*

### Chapter 7 : Individual Health Insurance - Individual Health Insurance Plans in India - Bajaj Allianz

*Bajaj Allianz, a collaborative unit between Bajaj and Allianz, provides attractive health insurance plans that cover all health related risks under a comprehensive plan. Bajaj is an established and a well-known brand in India, synonymous with trust and high quality services.*

### Chapter 8 : Health Insurance: Buy Medical Insurance Plans in India, Instant Policy Quotes | Bajaj Allianz

*Bajaj Allianz is a joint venture between India-based Bajaj Finserv Limited and European financial services company Allianz SE. Bajaj Allianz meets the needs of their customers by offering a wide variety of insurance products, which include health insurance plans.*

### Chapter 9 : Bajaj Allianz Health Insurance Plans - Compare and Buy Online Policy

*Health insurance covers essential health, illness and accident expenses by protecting you from unexpected, high medical costs. When you take a health insurance policy, the costs for your medical treatment during hospitalisation are covered by the insurer for the sum assured selected by you, on annual payment of the premium.*