

Plan over view ::

Bajaj Allianz

# Women Specific Critical Illness Plan

(Benefit Policy, not a mediclaim. #)

She cares for everyone...

We care for her

## Women Specific Critical Illness Insurance



### Critical Illness Cover for Women

This is a women-specific Critical Illness Insurance scheme that provides you protection against the risk of 8 critical illnesses. It gives you the security of knowing that a guaranteed cash sum will be paid in case you are diagnosed with a life-threatening illness.

The 8 Life-threatening, Critical Illness, for women is:

Breast Cancer, Cervical cancer, Burns, Paralysis / multi trauma, Fallopian tube Cancer, Uterine Endometrial Cancer, Vaginal Cancer, and Ovarian Cancer.

### 8 Critical Illnesses Explained



# Critical Illnesses Explained

*Click each disease to learn more*

That's not all.

## Additional Benefits

### A: Congenital Disability Benefit (50% of Sum insured)

Page | 2 An amount equal to 50% of the sum assured will be payable under the plan on the birth of the child with any one or more of the Congenital Disabilities listed below and the child survives 30 days from the date of diagnosis. This benefit will be available for first two children only and will not be available if the birth of the child occurs after the proposer attains the age of 40 years.

List of the Congenital diseases /defects

1. Down's syndrome:
2. Congenital cyanotic heart disease:
3. Tracheo-esophageal fistula:
4. Cleft Palate with or without cleft lip:
5. Spina bifida:

#### 1. Down's syndrome:

- Oblique eye fissures with skin folds on the inner corner of the eyes
- muscle hypo-tonia (poor muscle tone)
- a single palmar fold
- a protruding tongue (due to small oral cavity, and an enlarged tongue near the tonsils)
- Most individuals with Down syndrome have mental retardation in the mild to moderate range
- In addition, individuals with Down syndrome can have serious abnormalities affecting any body system. They also may have a broad head and a very round face

#### 2. Congenital cyanotic heart disease:

- A hole between the two bottom chambers (ventricles) of the heart Ventricular septal Defect.
- A narrowing of the right ventricular outflow tract and can occur at the pulmonary valve (valvular stenosis).
- An aortic valve with biventricular connection, that is, it is situated above the ventricular septal defect and connected to both the right and the left ventricle.
- The right ventricular wall increases in size causing a characteristic boot-shaped (Coeur-en-sabot) appearance as seen by chest X-ray.
- It is the most common cyanotic heart defect, representing 55-70%, and the most common cause of blue baby syndrome

#### 3. Tracheo-esophageal fistula

- An abnormal connection (fistula) between the oesophagus (food pipe) and the trachea (wind pipe).

- Tracheo - esophageal fistula is suggested in a newborn by copious salivation associated with choking, coughing, and cyanosis coincident with the onset of feeding.
- Once diagnosed, prompt surgery is required to allow the baby to take in food.

#### 4. Cleft Palate:

- Cleft palate is a condition in which the two plates of the skull that form the hard palate (roof of the mouth) are not completely joined.
- The hole in the roof of the mouth caused by a cleft connects the mouth directly to the nasal cavity.
- A cleft lip or palate can be successfully treated with surgery soon after birth.

#### 5. Spina Bifida:

- "Split spine" is a developmental birth defect involving the incomplete closure of the neural tube in developmental stage which results in an incompletely formed spinal cord.
- The most common location of the malformations is the lumbar and sacral areas of the spinal cord.
- Myelomeningocele is the most significant form and it is this that leads to disability in most affected individuals.
- Spina bifida can be surgically closed after birth, but nerve damage is permanent and this does not restore normal function to the affected part of the spinal cord.

#### B. Children Education Bonus:

In the event of a Claim being admissible under Section I (Critical Illness) the policy will pay Children's Education Bonus for future education of the children (one or more). The amount payable under this section would be restricted to Rs 25000/- for one or more child put together.

#### C. Loss of Job:

In the event of the insured person losing her job within a period of 3 months of the date of diagnosis of any of the Critical Illness as covered in the policy, the policy will pay an amount of Rs 25,000/- towards loss of employment. For a claim to be admissible under this section the claim under Section. I should be admissible.

- Specific Exclusions for loss of Job: Loss of Job due to voluntary resignation from service is excluded.

### How Much Does it Cost?

It's less expensive than you think!

\* The details furnished above do not constitute the entire terms and conditions, Please refer the policy wordings for definitions, exclusions, terms and conditions.

[\(download here\)](#)

### Premium Table:

SUM INSURED	Up to 25 Yrs	26-35	36-40	41-45	46-50	51-55
50,000	250	375	688	1000	1500	2188
1,00,000	375	563	1031	1500	2250	3281
1,50,000	500	750	1375	2000	3000	4375
2,00,000	625	938	1719	2500	3750	5469

Page | 4

#### #Service Tax Extra

\*the premium rates & taxes are subject to change from time to time. You may call for prevailing tariff.

#### \*Additional Inbuilt Benefits:

Children Education Bonus - Rs 25,000/- payable if the claim is paid under Critical Illness Section

Loss of Job - Rs 25,000/- payable if the claim is admissible under Critical Illness section

\* Subject to terms & conditions as specified under the policy

### Medical Tests Required

SUM INSURED	21-25yr	26-35	36-40	41-45	46-50	51-55
50,000	nil	nil	nil	nil	nil	nil
1,00,000	nil	nil	nil	nil	FMR,USG	FMR,USG
1,50,000	nil	nil	nil	FMR,USG	FMR,USG,PAP	FMR,USG,PAP
2,00,000	nil	nil	nil	FMR,USG	FMR,USG,PAP	FMR,USG,PAP

#### Tests:

FMR: Full Medical Report as per Bajaj Allianz Format

USG: Ultra sonography of Abdomen and Pelvis

PAP: Pap smear Test

**Note:** We regret that expecting mothers cannot purchase this policy at this time. However, this policy can be bought three months post delivery.

Medicals are to be done by the customer. Bajaj Allianz can also arrange medical test with our network clinics but the cost will have to be borne by the customer.

### No Fine-print!

#### What is not Covered Explained in Broad-print

The full range of benefits available and the exclusions that apply under the policy is detailed in the policy document. A copy of the policy wording

is available on request, and will be sent to you upon the acceptance of your proposal. ( [you may download the proposal form, here](#)). If you have any questions, please contact us or your insurance advisor.

## Not Sure?

Page | 5

Call us –BAGIC, now at 020-66495000 and we at BAGIC will explain all the medical terms to you in plain and simple language. All our BAGIC representatives are women. They will consult a resident female doctor in case your queries are not resolved.

## Exclusions:

Despite the extensive coverage offered by this policy, there are a few exclusions that you need to know about. We, BAGIC suggest you read this section carefully before making your purchase decision. If you have any queries, please call us, BAGIC at: 020-66495000. Our, BAGIC female representatives will help you understand the terminologies better. Our team of female doctors will answer any in-depth queries you may have.

## Breast cancer:

### Exclusions for Breast Cancer

- **Tumours that are histologically** (the study of the structure of cells and tissues) described as pre-malignant (A precancerous condition) and Ductal /Lobular carcinoma in situ (location) of the breast.
- **Breast Lumps** e.g. fibro adenoma, fibrocystic diseases of breast etc.
- **All hyperkeratoses** or basal cells carcinomas, melanomas, squamous cell carcinoma, Kaposi's sarcoma and other tumors associated with HIV infections or AIDS of the skin

### Learn more about the technical terms listed above:

- ❖ Ductal carcinoma in situ (DCIS), or inter-ductal carcinoma, is breast cancer in the lining of the milk ducts that has not yet invaded nearby tissues. It may progress to invasive cancer if untreated.
- ❖ Lobular carcinoma in situ (LCIS) is a marker for an increased risk of invasive cancer in the same or both breasts.
- ❖ Fibro adenoma, fibrocystic diseases of breast - Fibrocystic changes (formerly called fibrocystic breast disease) include breast pain, cysts, and lumpiness that are not due to cancer.
- ❖ Hyperkeratoses or basal cells carcinomas, melanomas, squamous cell carcinoma, Kaposi's sarcoma are types of Skin Cancers and not breast cancers.
- ❖ More information on these medical conditions can be found here: [http](#)

### Exclusions for Fallopian Tube Cancer:

- Carcinoma in situ
- Dysplasia
- Inflammatory masses

- Hydatidiform mole
- Trophoblastic tumours

### Learn more about the technical terms listed above:

- ❖ Carcinoma in situ - Stage 0 - cancer limited to the inner lining of the Fallopian Tube.
- ❖ Dysplasia is a term used for abnormality of development. This generally consists of an expansion of immature cells, with a corresponding decrease in the number and location of mature cells.
- ❖ Trophoblastic tumours appear when cells in the womb start to grow out of control. Cells grow in the tissues that are formed following conception (the joining of sperm and egg). Gestational trophoblastic tumors (GTD) start inside the uterus, the hollow, muscular, pear-shaped organ where a baby grows. This type of cancer occurs in women during the years when they are able to have children
- ❖ Hydatidiform mole is a rare mass or growth that forms inside the uterus at the beginning of a pregnancy. It is a type of gestational trophoblastic disease (GTD) pregnancy-related tumours. For more information read: [http://en.wikipedia.org/wiki/Gestational\\_trophoblastic\\_disease](http://en.wikipedia.org/wiki/Gestational_trophoblastic_disease)

Page | 6

### Exclusions for Cervical Cancer:

- **Tumours showing the malignant changes** of carcinoma in situ (early form of cancer that is defined by the absence of invasion of tumour cells into the surrounding tissue, usually before penetration through the basement membrane)(including cervical dysplasia CIN-1, CIN-2, and CIN- 3)
- **Squamous Intraepithelial Lesion (SIL)**
- **Fibroid**, endometriosis, cystic lesions, Hyperplasia of any type presenting as tumors
- **Hydatidiform mole**, trophoblastic tumours

### Learn more about the technical terms listed above:

- ❖ Various stages of the cancer:
  - Mildly abnormal (CIN I) - observation preferred
  - More abnormal (CIN II) - treatment required
  - Precancer stage(CIN III) - treatment required
  - Cancer - Gynecologic oncology consultation
- ❖ Squamous Intraepithelial Lesion, refers to abnormal growth of epithelial (Epithelial tissues line the cavities and surfaces of structures throughout the body, and also form many glands) cells on the surface of the cervix, commonly called squamous cells. This condition can lead to cervical cancer, but can be diagnosed using a Pap smear test (a screening test used to detect pre-cancerous and cancerous processes in the endocervical canal (transformation zone) of the female reproductive system.)
- ❖ Endometriosis is a common health problem in women. Endometriosis occurs when this tissue grows outside of the uterus on other organs or structures in the body like Ovaries, Fallopian tubes, Tissues that hold the uterus in place, Outer surface of the uterus and lining of the pelvic cavity.
- ❖ Hydatidiform mole is a rare mass or growth that forms inside the uterus at the beginning of a pregnancy. It is a type of gestational trophoblastic disease (GTD) pregnancy-related tumours. For more

information read

[http://en.wikipedia.org/wiki/Gestational\\_trophoblastic\\_disease](http://en.wikipedia.org/wiki/Gestational_trophoblastic_disease)

- ❖ Trophoblastic tumours appear when cells in the womb start to grow out of control. Cells grow in the tissues that are formed following conception (the joining of sperm and egg). Gestational trophoblastic tumors (GTD) start inside the uterus, the hollow, muscular, pear-shaped organ where a baby grows. This type of cancer occurs in women during the years when they are able to have children

#### Exclusions for Ovarian Cancer:

- **Non cancerous (benign) ovarian masses** including abscesses or infections, fibroids, cysts, polycystic ovaries, endometriosis - related masses (s a gynecological medical condition in which cells from the lining of the uterus (endometrium) appear and flourish outside the uterine cavity, most commonly on the ovaries)
- **Hydatidiform molem**, is a rare mass or growth that forms inside the uterus at the beginning of a pregnancy. It is a type of gestational trophoblastic disease (GTD) pregnancy-related tumours. For more information read [http://en.wikipedia.org/wiki/Gestational\\_trophoblastic\\_disease](http://en.wikipedia.org/wiki/Gestational_trophoblastic_disease)
- **Trophoblastic tumours**, appear when cells in the womb start to grow out of control. Cells grow in the tissues that are formed following conception (the joining of sperm and egg). Gestational trophoblastic tumors (GTD) start inside the uterus, the hollow, muscular, pear-shaped organ where a baby grows. This type of cancer occurs in women during the years when they are able to have children

#### Exclusions for Vaginal Cancer:

- Vulval (External reproductive organ) cancers/tumors
- Vaginal /Vulval granulomatous (Ulcerative) diseases

#### Exclusions for Congenital Diseases:

- This benefit will be available for the first two children only.
- It will not be available if the birth of the child occurs after the proposer attains the age of 40 years.
- Other Exclusions:
- Any critical illness for which care, treatment, or advice was recommended by or received from a physician, or which first manifested itself or was contracted before the start of the policy period, or for which a claim has or could have been made under any earlier policy.
- Any Critical illness diagnosed within the first 90 days of the date of commencement of the Policy is excluded.
- Death within 30 days following the diagnosis of the critical illness.

- Treatment arising from or traceable to pregnancy or childbirth, including caesarean section and birth defects.
- War, invasion, act of foreign enemy, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution.
- Radioactive contamination
- Intentional self-injury and/ or the use or misuse of intoxicating drugs and/ or alcohol.
- Intentional losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain, business interruption etc.

### Exclusion for Burns:

Radiation induced burns are specifically excluded.

### Exclusion for Multitrauma:

Fracture at single site on the body, Injuries involving fractures of small bones of hand, feet, ribs even if multiple are excluded. These exclusions are applicable to any type of fracture such as open or closed, displaced or undisplaced, simple or compound types.

Get yourself and your family covered by Women Specific Critical Illness

Plan today and sleep easy.

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#### # This Is Not Mediclaim:

Unlike a hospitalization or mediclaim cover, under a critical illness cover the insurer makes a lump sum cash payment on diagnosis of any of the critical illnesses listed in the insurance policy. You do not have to get hospitalized or show medical bills to claim under this policy. The claim is payable the moment any critical illness is diagnosed and none of the exclusions under the policy apply.

Note: Please read the exclusions section carefully.

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## Insurance is the subject matter of the solicitation.

WSCII/ V002/ wef: 1st Oct 2013

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Bajaj Allianz General Insurance Company Limited, G.E. Plaza, Airport Road, Yerawada, Pune - 411 006. Tel: (020) 6602 6666. Fax: (020) 6602 6667. [www.bajajallianz.com](http://www.bajajallianz.com) For any queries please contact: BSNL/MTNL (Toll Free) 1800 22 5858.

Bharati Mobile & Landline (Toll Free) 1800 102 5858. Other (Chargeable) <Prefix City Code> 3030 5858

Email: [info@bajajallianz.co.in](mailto:info@bajajallianz.co.in)

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You may contact your preferred BAGIC ADVISOR:

Mr. Arvind V Mani, H/P: +919789450467, mail to: [bagic.arvind@gmail.com](mailto:bagic.arvind@gmail.com).

Visit: <http://www.growmoneyfincorp.com/bajaj/wsci.html>