

### ■ How do I submit my claim?

- If you meet with an accident and injure any part of your body that may result in a claim, you or someone claiming on your behalf must inform us in writing immediately, and in any event within 14 days.
- In case of death due to accident, the same must be informed to us in writing immediately and send us a copy of the post mortem report within 14 days.

### ■ What are the steps to be taken?

- You must immediately consult a Doctor and follow the advice and treatment that he recommends.
- You must get yourself examined by our medical advisors if we ask for this, and as often as we consider this to be necessary.
- You or someone claiming on your behalf must promptly give us the documentation and other information we ask for to investigate the claim or our obligation to make payment for it.

### ■ How soon can I get my compensation? What is the mode of payment?

- Bajaj Allianz believes in quick processing. Claims are processed within seven working days from the date of fulfilling all the requirements.
- You must get yourself examined by our medical advisors if we ask for this, and as often as we consider this to be necessary.



Covers accidental death and comes with several additional benefits



### ■ What are the important exclusions under this policy?

- 1 Accidental bodily injury that you meet with:
  - Through suicide, self-inflicted injury, pregnancy or child birth, pre-existing, venereal or sexually transmitted diseases.
  - While under the influence of liquor or drugs:
  - Through deliberate or intentional, unlawful criminal act, error or omission.
- 2 Your consequential losses of any kind or your actual alleged legal liability.
- 3 And others as listed in policy.

### ■ Who is entitled to get the payment?

The payment will be made to you or your nominee. If there is no nominee and you are incapacitated or deceased, we will pay your heir, executor or validly appointed legal representative and any payment we make in this way will be a complete and final discharge of our liability to make payment.

### ■ How do I get my Personal Guard Policy?

Call our toll free number or contact any of our agents directly. We will take through our user-friendly procedures, step-by-step. Or visit our website [www.bajajallianz.co.in](http://www.bajajallianz.co.in) to take our policy.

**Disclaimer:** The above information is only indicative in nature. For details of the coverage & exclusions please contact our nearest office.



### We also offer following Insurance policies:



HOSPITAL CASH



HEALTH GUARD



OFFICE PACKAGE



HOUSE HOLDERS



TRAVEL COMPANION



SILVER HEALTH



TRAVEL ELITE



MOTOR VEHICLE



CRITICAL ILLNESS



Call : 1-800-225858 (free calls from BSNL/MTNL lines only) or  
1-800-1025858 (free calls from Bharti - mobile / landline)  
or 020-30305858



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

Bajaj Allianz General Insurance

[www.bajajallianz.co.in](http://www.bajajallianz.co.in)

# Personal Guard

From Insecure to Secure

**BAJAJ | Allianz**

Insurance is the subject matter of solicitation

**Bajaj Allianz**

Bajaj Allianz General Insurance Company is a dynamic partnership between two giants: Bajaj Auto Ltd. India's largest 2 & 3 wheeler giant and diversified into Auto Finance, Steel, etc. & Allianz AG, Germany the world's largest insurance company with 700 subsidiaries across 70 countries. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of the 110 year old Allianz AG, and in-depth market knowledge and good will of Bajaj Auto. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

**The Bajaj Allianz Advantage**

-  Global expertise & local knowledge
-  Innovative packages to match individual needs
-  Quick disbursement of claims



Highest compensation of 125% of Sum Insured for PTD



# Personal Guard



## To cover accidental risks

Life is uncertain. Your future doesn't have to be. The accidental death or injury of a breadwinner, can create serious financial problems for the family. Our Personal Guard cover ensures total security and peace of mind.

**What is Personal Guard Policy?**

Personal Guard is a policy that covers the insured against bodily injury or death caused due to accidents.

**The coverage is broadly divided in 3 types...**

- **Basic** : Death + Children's Education Bonus  
- Maximum SI 100 times of monthly income.
- **Wider** : Death + Permanent Total Disability + Permanent Partial Disability + Children's Education Bonus  
- Maximum SI 60 times of monthly income
- **Comprehensive** : Death + Permanent Total Disability + Permanent Partial Disability + Temporary Total Disability + Children's Education Bonus  
- Maximum SI 24 times of monthly income or maximum of 5 lakhs  
(Not applicable for Risk Level 3)  
- Total + Basic + Wider + Comprehensive not to exceed 120 times of monthly income
- **Additional** : Medical Expenses + Hospital Confinement

**What are the premium rates for this policy?**

The Premium differs in case of different risk levels determined by your occupation.

- **Risk Level I:**  
Administrative / managing functions, accountants, doctors, lawyers, architects, teachers and similar occupations

- **Risk Level II:**  
Manual labour, garage mechanic, machine operator, paid driver (car / truck / heavy vehicles) cash carrying employee, builder, contractor, veterinary doctor and similar occupations.
- **Risk Level III:**  
Workers in underground mines, electric installations with high tension supply. Jockey, circus performers, big game hunters, mountaineers, professional river rafters and similar occupations.  
(For occupations not specified above, please enquire with us.)

**Annual Premium Rate**

Premium rates given below (%) - Rs. per 1000/-			
Cover	Risk Class		
	I	II	III
Basic	0.45	0.6	0.9
Wider	1.0	1.25	1.75
Comprehensive	1.5	2.0	Not available
Medical Expenses	25% of above premium	25% of above premium	25% of above premium
Hospital Confinement	Rs. 300 per person	Rs. 300 per person	Rs.300 per person

**What are the benefits of this policy?**

- Highest compensation of 125 % of the sum insured in case of permanent total disability.
- Medical Expenses arising out of accident.
- Children's education bonus / in case of death or permanent total disablement.
- Cumulative bonus @ 5% per claim free year to a maximum of 50% (reduced by 10% if claim is lodged).
- Family discount of 10%.

Benefit	Compensation
Medical Expenses	Reimbursement upto 40% of valid claim amount or actual medical bills, whichever is less
Hospital Confinement	Rs. 1000/- per day for a maximum of 30 days hospitalization
Children's Education Bonus	Rs. 5000/- for a child or Rs. 10,000/- maximum for 2 children below the age of 19 or 10% of capital sum insured, whichever is less

In case of permanent partial disablement, we will pay the percentage, of the sum assured as applicable given in the table below:

Scale of benefits description	Compensation as % of sum insured
An arm at the shoulder joint	70
An arm above the elbow joint	65
An arm beneath the elbow joint	60
A hand at the wrist	55
A thumb	20
An index finger	10
Any other finger	5
A leg above the mid-thigh	70
A leg upto mid-thigh	60
A leg upto beneath the knee	50
A leg upto mid-calf	45
A foot at the ankle	40
A large toe	5
Any other toe	2
An eye	50
Hearing loss in one ear	30
Hearing loss on both ears	75
Sense of smell	10
Sense of taste	5

**Who is eligible for this policy?**

Any Indian citizen between 18 to 65 years is eligible for this policy.