

Sankat Mochan								
Plans	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
Basic	200000	100000	0	0	0	0	0	0
Wider	0	0	100000	0	200000	0	0	300000
Comp	0	0	0	100000	0	200000	200000	0
Acc Hospital	100000	50000	50000	50000	100000	100000	100000	100000
Acc Hospital Cash	0	1000	1000	1000	1000	0	1000	0
Final Premium Risk Class 1*	240	470	525	575	650	450	750	450
Final Premium Risk Class 2*	270	485	550	625	700	550	850	525

Sankat Mochan								
Plans	Plan 9	Plan 10	Plan 11	Plan 12	Plan 13	Plan 14	Plan 15	Plan 16
Basic	0	0	0	0	0	0	0	200000
Wider	300000	0	0	0	0	0	0	200000
Comp	0	300000	300000	500000	500000	500000	500000	200000
Acc Hospital	100000	100000	100000	100000	100000	200000	200000	200000
Acc Hospital Cash	1000	0	1000	0	1000	0	1000	1000
Final Premium Risk Class 1*	750	600	900	900	1200	1050	1350	1190
Final Premium Risk Class 2*	825	750	1050	1150	1450	1300	1600	1370

\*Premium rates exclusive of service tax.  
 \* This policy can be given only to risk class 1 and risk class 2  
 Risk Class I: Insured is mainly engaged in administrative or managing functions, accountant, doctor, lawyer, architect, consulting engineer, teacher, and banker or primarily engaged in a similar occupation  
 Risk Class II: Insured is engaged in manual labour, garage or motor mechanic, machine operator, paid driver of a car, a truck, a lorry or other heavy vehicles, cash carrying employee, wood working machinist or a builder IV contractor and engineer in superintending functions, veterinary doctor, or engaged in a similar occupation.

\*Disclaimer: The above information is indicative in nature and for more details on the coverage, terms and exclusions please get in touch with our nearest office

We also offer following Insurance products:



Insurance is the subject matter of solicitation. (BI/AZ 02/12/08)



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# Sankat Mochan

Safeguarding You and Your Family

**■ Bajaj Allianz**

Bajaj Allianz General Insurance Company Limited is a joint venture between Bajaj Finserv Limited (recently demerged from Bajaj Auto Limited) and Allianz SE. Both enjoy a reputation of expertise, stability and strength. 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 SE, and in-depth market knowledge and good will of Bajaj. 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**



**HAT : In-house Claim Administration**



**Global expertise & local knowledge**



**Innovative packages to match individual needs**



**Quick disbursement of claims**

**■ How does Sankat Mochan Policy benefit me?**

Technology has brought about massive changes and cures for the society, but life even today is insecure. The unforeseen dangers can happen at any time and place. The death, injury of any family member often creates serious financial problems. In this situation, Sankat Mochan policy from Bajaj Allianz General Insurance Company gives a complete protection.

**■ What is the coverage under Sankat Mochan Policy?**

Sankat Mochan policy covers Death, Permanent disability, Temporary disability, Accidental Hospital cash and Accidental hospitalization expenses.

**■ What is the eligible age?**

- Age of entry for proposer /spouse - 18 years to 65 years
- Age of entry for children - 5 years -25 years
- Policy renewed continuously up to age 65 years

**■ What are the details of coverage the policy offers?**

Sankat Mochan Coverages			
Coverage	Details	Eligibility	
Basic	Death	Max. 100 times of Monthly Income	Capital SI not to exceed 120 times of average Monthly Income
Wider	Death+PTD+PPD	Max. 60 times of Monthly Income	
Comprehensive	Death+PTD+PPD+TTD	Max. 24 times of Monthly Income	
Accidental Hospitalization	Reimbursement of actual expenses as per policy terms & conditions	As per the plan opted	NA
Accidental Hospital cash *	Rs 1000/- per 24 hours of hospitalization, maximum up to 30 days per policy period	NA	NA

\*Applicable as per the plan opted

**■ What are the Benefits?**

- Death – 100% of SI
- Permanent Total Disability (PTD) - 125% of SI
- Permanent Partial Disability (PPD) - As per the below table
- Temporary Total Disability (TTD) - 1% of the SI or Rs5000/- per week, whichever is lesser.

**Permanent Partial Disablement table:**

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 mid-thigh	70%
A leg up to mid-thigh	60%
A leg up to beneath the knee	50%
A leg up to mid-calf	45%
A foot at the ankle	40%
A large toe	5%
Any other toe	2%
An eye	50%
Hearing of one ear	30%
Hearing of both ears	75%
Sense of smell	10%
Sense of taste	5%

# Sankat Mochan Policy in a Nutshell

Personal Accident Policy & Accidental Hospitalisation Cover Under Single Policy

Highest Compensation of 125% of the Sum Insured in case of Permanent Total Disability



Children's Education bonus in case of Death or Permanent Total Disability of proposer

Income Tax Benefit under Sec 80D of the IT Act on the premium paid for Accidental Hospitalisation section

**■ What additional benefits do I get?**

- Highest compensation of 125% of the Sum Insured in case of Permanent Total Disability
- Children's Education bonus in case of Death or Permanent Total disability of proposer
- Income Tax Benefit under Sec 80 D of the IT Act on the premium paid for Accidental Hospitalisation section

**■ Any Exclusion**

- Accidental bodily injury:
  - Through suicide, attempted suicide or self inflicted injury or illness.
  - While under influence of liquor or drugs
  - Through deliberate or intentional, unlawful or criminal act, error, or omission
  - Aviation or ballooning,
  - Participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.
  - Result of curative treatments or interventions carried out
  - Participation in any naval, military or air force operations whether in the form of military exercises or actual war
    - Your consequential losses of any kind or your actual or alleged legal liability
    - Venereal or sexually transmitted diseases.
    - HIV (Human Immunodeficiency Virus)
    - Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these.
  - War (Whether declared or not)
  - Nuclear energy, radiation

**■ How do I submit my claim?**

- If you meet with an accident and injury 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 30 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 30 days.

**■ What are the premium rates / coverages for this policy?**

- Total 16 plans
- Self can choose the plan as per the requirement and commensuration of income
- Spouse can be covered under Plan 1-5
- Children can be covered under plan 1-3 only, comprehensive cover not available for children



**Hassle Free In House Claim Settlement**

