



Welcome to
Allianz Assistance
Health Wise

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About Us

Allianz Partners is part of the Allianz Group, one of the world's largest insurers and leading financial services companies. We are present in 76 countries, handling 65 million cases per year.

As a specialized player in Roadside Assistance, Travel Assistance, Medical Assistance, and Home Assistance, Allianz Partners is well positioned to cater to Indian customers' assisting needs. In India, we cover 1000 plus cities, and have handled 24 million calls till date.

We bring Health Wise under Allianz Assistance, which is one of the commercial brands under Allianz Partners. Backed by global expertise, we are committed to excel at delivering holistic and easily accessible Healthcare in India through 'Health Wise'.

Why Health Wise?

At Allianz Assistance, it is our goal to enhance lives and excel at healthcare delivery, to make our customers' lives easier and healthier.

The ever-mounting healthcare costs and the rising unpredictability of health due to various environmental, climatic or lifestyle factors have been the pressing reasons behind the creation of a singular platform to deliver healthcare holistically and approachably. Health Wise was launched to make healthcare easily accessible for everyone.

Covered Benefits- Health Package

The Health Wise product includes the following features:

Please refer the purchased product to refer which benefits are covered your plan.



Tele-Consultation – General Practitioner

- Live video and voice call with a doctor for any health concerns
- Availability of general physician's
- To provide through a mobile app/Consultation offered via a mobile app
- Downloadable e-Prescriptions
- Users can upload medical reports, pictures or prescriptions to consult with the doctor



Tele-Consultation – Specialist

- Voice call with a doctor for any health concerns
- Availability of Specialist doctor



Pharmacy

- INR 500 cash voucher
- Avail it on 1 mg website for home delivery of medicine



Pathology Test

- Free health test packages/Free full body checkup packages
- At home sample collection
- Sending reports on customer's email ID



OPD consultations

- Free OPD consultations for customers at networked hospitals



Dental offering

- Free consultation at network dental clinics



At home healthcare benefits – Physiotherapy

- Physiotherapy treatments at home



At home healthcare benefits – Nursing

- Pre and post-operative care
- Qualified nurses for home care
- Specialized procedures

Claim Process

Teleconsultation - App Journey

Tele Consultation is delivered via the **LiveDoc India by Allianz Assistance App**.

App download link:

Android: http://bit.ly/Playstore_Livedoc

iOS: <http://bit.ly/LiveDoc>

To use LiveDoc India by Allianz Assistance:

Install the App and register yourself





Create your account using your



Select I am a covered customer



Membership No.



Date of Birth



Sign-in to LiveDoc India by Allianz Assistance

Click on

[See a Doctor Now](#)



Consult a doctor via call

Pharmacy

1. HealthWise customers will get cash voucher worth INR 500 that can be availed on 1MG online portal.
2. Each cash vouchers have one (1) time usage validity.
3. Avail it on 1 mg website (www.1mg.com) for home delivery of medicine

For Other Services

(Pathlabs, OPD, Dental, Specialist Consultation, Nursing & Physiotherapy)



Call on our helpdesk
Toll Free Number
(1800-419-0660)



Our Agent will assist you in fixing the appointment for the preferred medical service



Agent will confirm the booking via SMS and email



Health Wise helpdesk will call you back for appointment confirmation

Terms and Conditions

HEALTH WISE PROGRAM COVERAGE

Dear Customer,

We welcome you to the Allianz family, please find herein the Terms and Conditions for your Health Assistance Program ('Program' or 'Health Wise Program' or 'Health Assistance program'). The program has been designed to ensure that we are able to provide the assistance when you or your family need it the most. Please note that this product is not a health insurance product and should not be construed as either a health insurance or an alternative to health insurance. Kindly go through the T&C's in detail as they're of utmost importance with respect to your coverage.

SECTION 1

DEFINITIONS, TERMS AND CONDITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this Program, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits:

- 1) 'Subscriber' (interalia also referred to as customer wherever applicable) means the person who has purchased Health Wise Program for who himself or for one or more of his family members.
- 2) Covered Individual:- A covered individual is the person for whom the subscriber has bought this program & who is eligible to claim benefits under the program
- 3) 'Company' means 'AWP Assistance (India) Private Limited' or 'Allianz Partners' or 'We' or 'Allianz Assistance'
- 4) 'Coverage' means eligibility to claims benefits of the policy by the covered individual during the tenure of the program
- 5) 'Family' means self, spouse and children or parents and are may be individually or collectively referred to as covered individuals(s)
- 6) 'Program' means the proposal, the Schedule, the program document and any changes (if any) made to the program document and duly endorsed by the company attaching to or forming part thereof either on the effective date or during the program period.
- 7) 'Benefit' under the program is the eligibility of the covered individual (s) to avail of the services any or all mentioned services under this program subject to the terms and conditions mentioned in this Program.
- 8) Provision of services under each benefit is subject to the maximum count of services that can be availed under each benefit as specified in Definition 6 above.
- 9) 'Program Period/Coverage Period' means the period commencing from effective date as shown in the Schedule and terminating at midnight on the expiry date as shown in the Schedule. The program period for the Health Wise Program will be 12 (twelve) months or 6 (Six) months or one-time usage from the program start date as mentioned in program certificate.
- 10) Subscription Fee means the amount to be paid by the subscriber to get enrolled under this Health Wise program. The subscription fee is in INR and includes GST.
- 11) Program Purchase Date means the date when the subscriber enrolled into the Health Wise Program.
- 12) Program Start Date means the date of commencement of coverage under the program. Program start date will begin 3 days from the program purchase date.
- 13) Program End Date means the coverage end date of the program. Health Assistance Program shall be valid for a period of 12 (twelve) months or 6 (Six) months or one-time utilization from the Program start date as mentioned in the program certificate for each benefit.
- 14) 'Force Majeure Event' includes but is not limited to strikes, lockouts, labor disturbances, civil commotion, riots, war, acts of terrorism, major traffic disruption, action of any government or regulatory authority, fuel shortages, abnormal weather conditions at the location of services, abnormal business circumstances or any other cause beyond the reasonable control of the affected party which by exercise of reasonable diligence could not have been prevented or provided against.
- 15) 'Cancellation if done by subscriber' the program can be cancelled by the subscriber anytime within 7 days of the purchase of the program. The company will levy cancellation charge of INR 100 and refund the balance fee, if the program is cancelled within 7 days' subject to no services having been availed by the subscriber.
- 16) No cancellation will be allowed post 7 days.
- 17) 'Cancellation by company' - In case of a cancellation by the company for any reason, the company will refund the fee on a pro rata basis for the unexpired period calculated from date of cancellation upto date of expiration of program.
- 18) 'Jurisdiction' All disputes are subject to the courts at New Delhi. The courts at New Delhi, India, shall have exclusive jurisdiction over any disputes or differences arising under or in relation to this program.

19) The company is only an access provider/facilitator of the services to the customers as mentioned in this Program. The services are provided by the service provider/affiliates/third party of the Company directly. The quality of services is a direct responsibility of the service provider/affiliates providing the services to the Customers. The company shall not be responsible and have no direct liability for the quality of service provided by the service provider/affiliates of the Company.

20) Waiting Period: - Waiting period means a mandatory holiday period/No benefit claimable period during which the customer will not be able to avail the services under the program. The waiting period for each of the benefit under the program will be as follows: -

Benefit	Waiting Period (applicable from Policy Purchase Date)
Nursing care	Two Months
Physiotherapy sessions advised by your treating doctor for any accidental or orthopedic injury	Two Months
Medical opinion through teleconsultation/ telemedicine	3 Days
Teleconsultation with Specialist doctor	3 Days
Cash Vouchers for Allianz Partners network pharmacy	3 Days
Vouchers for OPD consultations at Allianz Partners network hospitals	One Month
Dental services vouchers at Allianz Partners network dental clinics	One Month
Medical checkups through Allianz Partners network path labs.	One Month

SECTION 2

1) Customer Consents & Confirmations: -

- a. Further, the Customer has and hereby consents to the use of the Personal Information by the company for the purposes of providing the various services under the program(s) offered by the company. The company respects the privacy of the Customer and the confidentiality of Customer's Personal Information so collected by itself or on its behalf and shall take all reasonable steps to protect it and maintain its confidentiality.
- b. The Customer also hereby consents to the Personal Information being disclosed by the company to a third party contracted by the company, Service Partner of the company who will be providing the services under the program (s) for the purposes of fulfillment of the services or if required by law.
- c. The Customer expressly and without limitation, consents to the company or its service partners recording phone calls and/or any medical or identity records submitted by the Customer between the Customer and the Company on the helpline numbers set out in the relevant Program Terms in order for the company to inter alia (i) provide a record of the instructions received from the Customer and to share the same with the Service Partners, if required, (ii) allow itself or its service partners to monitor quality standards, (iii) training purposes, and (iv) meet legal and regulatory requirements.
- d. The Customer acknowledges that the Company has the sole right to vary the features/benefits under the program(s) or the amount or rate of the subscription fee or part thereof, from time to time.
- e. The Customer acknowledges that the Company will engage third parties including Service Partners for the fulfillment of the services and the Customer hereby consents to the Company disclosing, to the extent relevant, the Customer's Personal Information and/or details of program(s) availed by the Customer to inter alia (a) our affiliates Service Partners (b) to our suppliers, vendors, for the purposes of servicing the Customer.
- f. The Customer hereby consents to receive period marketing promotional SMS / email communication from the Company of information pertaining to its product features / services.

"Notwithstanding my telephone/mobile is registered with Customer Preference Registration Facility (CPRF) and/ or notwithstanding the privacy policy of AWP Assistance (India) Private Limited ("AWP") and/ or notwithstanding the Telecom Regulatory Authority of India [TRAI] restrictions/guidelines on unsolicited tele-calls or guidelines/regulations on commercial communications or other TRAI Regulations/ guidelines, by my accessing the web site/App of AWP and/ or by creating User ID and password and/ or by my using the portal/App/platform of AWP and/ or leaving AWP's website half way enquiring/verifying/registering for portal of AWP as to products/Services of AWP or my making a request to call me back, it is

deemed that I have expressly authorized AWP and in this regard I am hereby authorizing AWP to call me or send me text messages/electronic communications, for solicitation and procurement/cross selling of various Insurance Product/s. In this regard I shall be deemed to have provided my consent to AWP and or the other Vendors/service providers of AWP, as per TRAI guidelines/regulations and accordingly I shall not have any complaint on whatever grounds nor complain to TRAI or any other governmental/quasi-judicial/judicial authorities, as to any alleged unsolicited calls/ messages/ communication by AWP to me.”

2) Confidentiality: - Company shall make reasonable efforts to ensure that the Personal Information of the Customer is kept confidential and not disclosed to any third party except to the extent required for fulfillment of services.

3) Representations & Warranties: -

- a. The Customer represents that he/she has completed the age of 18 years and is a resident of India.
- b. The Customer is in compliance with the applicable laws as may be relevant for the program(s) which is availed of by the Customer.
- c. The Personal Information provided by the Customer for the purposes of availing of the program(s) is true and accurate.

4) Eligible for deductions under section 80 D Under Income Tax, 1961.

The product is eligible for deductions under Section 80D of the Income Tax, 1961. When you buy our Health Wise package you can avail exemption from income tax on the corresponding amount. Please note that Section 80D permits deductions up to a certain limit in the event expenses have been incurred towards maintenance of health insurance, preventive health check-ups or medical expenditure. Our Health Wise package allows you the flexibility of maintaining the best of health while saving tax. Please consult your tax advisor or chartered accountant for further understanding”.

SECTION 3

1) Terms and conditions specific to Tele-Consultation General Practitioner and Specialist Doctor : -

- a. The Company will provide unlimited Tele-consultation Services to the covered person(s) as per the plan purchased.
- b. The subscriber must download the App “Livedoc India by Allianz Assistance” from “Google Play store” or iOS “App Store” to use this app.
- c. You will be provided with a user identification code, password or any other piece of information as part of our security procedures which you must treat such information as confidential. Disclosing this information to a third party may expose your personal data to a third party.
- d. Subscriber must not use the App to violate any applicable laws, distribute viruses or harmful computer code, or attempt to disassemble or reverse engineer any software on the App.
- e. Subscriber shall agree to not engage in any abusive, inappropriate or unlawful behavior when communicating with the App or the Tele-consultant/ Doctors. You agree not to contact, or attempt to contact, any Doctors outside of the App.
- f. The App is intended for use for a planned consultation and is not intended to be used in a medical emergency or in case of an urgent healthcare need.
- g. The company reserves the right to determine in which locations the Services are provided and make no representation that the Services available through the App will be appropriate or available for use outside of any jurisdiction in which we expressly state that we operate.
- h. Waiting period of 72 hours is applicable for availing this benefit (except where the customer has purchased a single use plan)
- i. There will be times when the consulting doctor may not be able to provide an assessment using telehealth consultation. Our doctors are trained to assess the appropriateness for conducting telehealth consultations on a case-by-case basis. They will ensure that each consultation meets the standards required for patient examination and evaluation: if they are unable to make a full, adequate assessment for advice, based on high quality evidence, they will recommend the subscriber visit a doctor in a physical clinic. We do not practice medicine and do not provide medical consultation. We merely provide a technology platform and infrastructure that enables you to connect with participating medical practitioners/doctors listed on the Service and to use the messaging or communication facilities of the Service that are designed to enable you to communicate with others (“Communication Tools”) to consult with a medical practitioner.
- j. We do not recommend or endorse any medical practitioners or make any representations or warranties with respect to the quality of the medical services a medical practitioner may provide to you.
- k. The use of the Service does not create a doctor/patient relationship between you and us. All medical consultation shall be provided to you by the concerned medical practitioner who are working with our Service Provider, the medical practitioner or our enrolled service provider you consult with shall be solely responsible for compliance with all requirements applicable to his or her professional services provided to you and liable to you for all medical consultation, medical advice, diagnosis or treatment recommended or provided to you. We shall not be responsible or liable for any defect or deficiency in the medical consultation, diagnosis or treatment recommended to you by any medical practitioner.
- l. This Service is NOT for use for medical emergencies, for life threatening conditions or for when you need acute care. You should not disregard or delay to seek medical advice from your physician based on anything that appears or is provided to you by or through the Service.

m. The consultation provided to you by medical practitioners through the Communication Tools are not intended to replace your relationship with your primary care physician and you should continue to consult with your primary care physician and other health care professionals as needed / recommended. You should seek emergency help or follow-up care when recommended by a medical practitioner or when you are of the opinion that such help or care is prudent in your sole opinion.

n. The company will not be responsible in case of any breach of above terms.

o. The consulting doctor may not be able to complete the diagnosis or prescribe a medicine in one consultation due to additional requirements of some medical tests or reports which he/she may prescribe at his/her own discretion. In such case the decision of the doctor whether to issue a prescription or advice a followup will be considered final.

p. A follow-up consultation as advised by the doctor shall be free if availed within 2 days of the 1st consultation. If the followup consultation is taken after 2 days of the 1st consultation, you may be charged for the consultation. Please check your policy schedule & terms & conditions or contact us to check your eligibility for a followup consultation.

• Procedure to be followed to avail Specialist Consultation Service:

i. Call on Allianz Assistance helpdesk/ Health Wise helpdesk on its Toll Free number

ii. Allianz Assistance Agent will take the request and arrange a call back from the specialist doctor within 6 hours. Do note specialist will be available from 9.30 am till 5.30 pm customers in fixing the appointment for the preferred medical service.

iii. The specialist doctor will call you and provide consultation, the prescription will be sent to you through an SMS

2) Terms and conditions specific to Nursing Care: -

Nursing care at Home: - Nursing care at home means providing nursing care to the covered person at home because: -

a. Such covered person has recovered (to quite a significant extent) from illness or injury and is no longer required to be stay in hospital under supervision of treating doctor.

b. Require a post hospital discharge care such as dressing wounds or administering injections.

c. Requires nursing care and assistance to take care of daily personal needs as such dressing, washing and support with feeding post discharge from hospital.

d. The Company will provide nursing care at declared residential address of the covered person once (one time) per year, up to a maximum of 5 days' service and the maximum duration of providing services per day will be 8 hours for all the requests put in by the covered persons during the year.

e. The maximum duration for which the Nursing care at Home may be requested is for 5 days post the doctor prescription which specifies that the customer requires nursing care at home .

f. Waiting period of two months is applicable for availing this benefit.

g. It is agreed by the subscriber that the company is authorized to sub-contract the provision for part of the services to third party service providers chosen by company.

h. The covered person should not have taken a forced discharge/self-discharge from the hospital without undergoing the full treatment.

i. Request for Nursing Care at Home must be placed atleast 48 hours before the scheduled date and time of requirement.

j. The subscriber or the family member requesting the service must disclose the name of the member for whom service is required.

k. The subscriber or the family member requesting the service must declare the medical condition of the family member for whom the service is required.

l. The treating doctor must have advised/given a written confirmation that the person is fit to be discharged from the hospital and needs personal attention/care (nursing care) at home to carry out his daily personal hygiene chores, administering medicines and injections etc and he/she is not in a position to conduct these tasks on his own.

m. At the time of placing the request for service, the subscriber or the covered member requesting the service must state: -

i. if the service is required for 8 hours per day or lesser

n. Coverage for nursing Care to be provided only for the following ailments: -

i. Cancer

ii. Coronary Artery Bypass surgery

iii. First Heart Attack (Myocardial Infarction)

iv. Kidney Failure

v. Major Organ Transplant

vi. Stroke

vii. Aorta Graft Surgery

viii. Primary Pulmonary Arterial Hypertension

ix. Multiple Sclerosis with Persisting Symptoms

x. Permanent Paralysis of Limbs

xi. Any major accident

- o. Nursing care at Home does not include any medical equipment/medicine/injections or toiletries etc, which have to be provided by the covered person at his own expense.
- p. The Nurse appointed/deputed to the covered person will at periodic and required interval measure the health parameters of the covered person against the control limits as prescribed by the treating doctor. In case of variation from the set control limits, the nurse would inform the subscriber and immediate family members and reach out to the treating doctor to seek advice on the immediate treatment. However if the treating doctor is not reachable/ not available or not answering, the nurse may use her own professional judgment administer first aid/immediate treatment for instant relief till such time it is not detrimental to the health of such covered person.
- q. In case of worsening of covered person's condition or death of the covered person at home due to known medical condition and progressive in nature, the nurse shall not be liable in that situation.
- r. In case of worsening of covered person's condition or the vital health parameters are not in control, depending upon the covered person's condition the nurse may advise to shift the covered person to hospital immediately. The decision of the nurse in such case shall be final and binding on both the covered person and the family members. In case the covered person or the family members do not agree to shifting the covered person to the hospital, they shall be doing it at their own risk and the nurse will not be held liable for the same.
- s. It shall be the duty of the family members of the covered person to take him/her to the treating doctor for pre scheduled appointment at the intervals as suggested by the treating doctor. In case an appointment is missed resulting in the condition of the covered person worsening/death, the nurse shall not be liable.
- t. In case the customer does not avail the service when the Nurse reaches the subscriber then it will be considered as a used service.
- u. In case the subscriber cancels the service within 14 hours of the scheduled appointment, it will be considered as a used Service.
- v. The covered person or the immediate family member must complete all formalities as to providing the information which includes but is not limited to presenting complaints at the time of admission to the hospital, previous medical history, susceptible to allergies, ongoing treatment(s), any chronic ailment, details of the health of the patient at the time of discharge, advise given by the doctor, schedule of medicines or injection to be administered, schedule/list of exercises that the patient must do to ensure recovery from illness/ailment/event.
- w. The services will only be provided in the following cities: -

CHANDIGARH	GURUGRAM	SURAT	CHENNAI	AHMEDABAD	LUCKNOW
PANCHKULA	GHAZIABAD	MUMBAI	SECUNDRABAD	KOLKATA	JAIPUR
MOHALI	NOIDA	NAVI MUMBAI	HYDERABAD	PUNE	LUDHIANA
FARIDABAD	DELHI	THANE	BENGALURU	VIZAG	

- x. Procedure to be followed to avail benefits/service:
- i. Call on Allianz Assistance helpdesk/ Health Wise helpdesk on its Toll Free number 48 hours prior to the required date of the appointment.
 - ii. Allianz Assistance Agent assists the customers in fixing the appointment for the preferred medical service.
 - iii. Allianz Assistance Agent confirms the booking via SMS and/or email
 - iv. Health Wise helpdesk calls the customer back for the confirmation of appointment
 - v. Nurse will reach the customer residence as per the scheduled appointment

3) Terms and Conditions specific to Physiotherapy Services at Home:

- a. The Company will provide Physiotherapy Services at Home at declared residential address of the covered person once per year upto a maximum of 5 days in a year, where in each session will be upto a maximum of one (1) hour.
- b. The maximum duration for which the Physiotherapy Services at Home may be requested is 5 days post the doctor prescription which specifies that the customer requires physiotherapy.
- c. Waiting period of two (2) months is applicable for availing this benefit.
- d. It is agreed by the subscriber that the company is authorized to sub-contract the provision for part of the services to third
- i. Coverage for physiotherapy sessions to be provided only in case where the doctor has prescribed it of
 - ii. Accident cases where post hospitalization physiotherapy has been advised by a doctor.
 - iii. Orthopedic surgeries where post hospitalization surgery of spine was conducted and physiotherapy has been advised by doctor.
 - iv. Paralysis of limbs where physiotherapy has been advised by doctor.
- e. The covered person should not have taken a forced discharge/self-discharge from the hospital without undergoing the full treatment

- f. Request for Physiotherapy Services at Home must be placed at least 48 hours before the scheduled date and time of requirement
- g. The subscriber or the family member requesting the service must disclose the name of the member for whom service is required
- h. The subscriber or the family member requesting the service must declare the medical condition of the family member for whom the service is required.
- i. The treating doctor must have advised/given a written confirmation that the person is fit to be discharged from the hospital.
- j. In case the customer does not avail the service when the physiotherapist reaches the subscriber then it will be considered as a used service
- k. In case the subscriber cancels the service within 14 hours of the scheduled appointment, it will be considered as a used service
- l. The covered person or the immediate family member must complete all formalities as to providing the information which includes but is not limited to presenting complaints at the time of admission to the hospital, previous medical history, susceptible to allergies, ongoing treatment(s), any chronic ailment, details of the health of the patient at the time of discharge, advise given by the doctor, schedule of medicines or injection to be administered, schedule/list of exercises that the patient must do to ensure recovery etc.
- m. The services will only be provided in the following cities:-

CHANDIGARH	GURUGRAM	SURAT	CHENNAI	AHMEDABAD	LUCKNOW
PANCHKULA	GHAZIABAD	MUMBAI	SECUNDRABAD	KOLKATA	JAIPUR
MOHALI	NOIDA	NAVI MUMBAI	HYDERABAD	PUNE	LUDHIANA
FARIDABAD	DELHI	THANE	BENGALURU	VIZAG	

- n. Procedure to be followed to avail benefits/service:
- Call on Allianz Assistance helpdesk/ Health wise helpdesk on its Toll Free number 48 hours prior to the required date of the appointment.
 - Allianz Assistance Agent assists the customers in fixing the appointment for the preferred medical service.
 - Allianz Assistance Agent confirms the booking via SMS and/or email
 - Health Wise helpdesk calls the customer back for the confirmation of appointment
 - Physiotherapist will reach to the customer residence as per the scheduled appointment

4) Terms and Conditions specific to Path Labs: -

- a. The Company will provide free health checkups from a network path labs services to the covered persons up to a maximum once a year accounting for all the requests put in by the covered persons during the year.
- b. The Free Health checkup will only cover the following health checks:
- Thyroid Profile Total(includes 3 tests)
 - Kidney Panel(includes 5 tests)
 - Lipid Profile(includes 5 tests)
 - Iron Deficiency Profile(includes 3 tests)
 - Vitamin B12
 - Total Cholesterol/HDL Cholesterol Ratio
 - LDL/HDL Ratio
 - Diabetic Screen(includes 2 tests)
 - EGFR
 - Non HDL Cholesterol
 - Liver Function Test(includes 11 tests)
 - Testosterone Total
 - Hemogram(includes 28 tests)
- c. The reports will be shared with the customers over the email
- d. Waiting period of one month is applicable for availing this benefit. Waiting period is not applicable in the subsequent years if the policy has been renewed without break.
- e. It is agreed by the subscriber that the company is authorized to sub-contract the provision for part of the services to third party service providers chosen by company.
- f. The company is not and shall not be responsible for any sample collected, tests conducted and reports generated by its network providers.

- g. The service of sample collection from home will be provided only from 7 AM to 7 PM.
- h. The covered person must adhere to all the necessary requirements before a sample is collected including but not limited to 10-12 hours fasting, no consumption of alcohol or drugs 24 hours before the test or any other requirement that the customer may be communicated at the time of booking the test.
- i. Request for Path Labs services at Home must be placed at least 24 hours before the scheduled date and time of requirement
- j. The subscriber or the family member requesting the service must disclose the name of the member for whom service is required
- k. The subscriber or the family member requesting the service must declare the medical condition of the family member for whom the service is required.
- l. The covered person or the immediate family member must complete all formalities as to providing the information which includes but is not limited to any presenting complaints, previous medical history, susceptible to allergies, ongoing treatment(s), any chronic ailment, schedule of medicines or injection being administered (if required) etc.
- m. We do not conduct diagnostic or medical or clinical test services. We merely connect with the partnered diagnostic lab to get your diagnostic test conducted. The medical / clinical test or diagnostic services are provided to you directly by the concerned laboratories or centers. We make no representations or claims, including as to the accuracy or quality, of the tests or results obtained by you from diagnostic laboratories / centers and shall not be responsible or liable for any defect or deficiency in the services provided to you by a diagnostic laboratory/ center.
- n. Diagnostic laboratories / centres who we deal with have represented to us that they are duly certified / licensed and have the necessary equipment, qualified personnel, experience and expertise to provide their services to you in India. While we make reasonable enquiries to confirm the veracity of this representation made to us by the diagnostic laboratories / centres, we shall not be responsible for any misrepresentation or fraud in this regard.
- o. In case the customer does not avail the service when the person from diagnostic lab reaches the subscriber then it will be considered as a used service
- p. In case the subscriber cancels the service within 14 hours of the scheduled appointment, it will be considered as a used service.
- q. Procedure to be followed to avail benefits/service:
- i. Call on Allianz Assistance helpdesk/ Health Wise helpdesk on its Toll Free number 48 hours prior to the required date of the appointment.
 - ii. Allianz Assistance Agent assists the customers in fixing the appointment for the preferred medical service.
 - iii. Allianz Assistance Agent confirms the booking via SMS and/or email
 - iv. Health Wise helpdesk calls the customer back for the confirmation of appointment
 - v. The person from the Diagnostic Lab will reach the customer residence as per the scheduled appointment

5) Terms and conditions specific to Discount vouchers for Dental Packages: -

- a. The Company will provide dental packages for up to 4 sittings in a year accounting for all the requests put in by the covered persons during the year.
- b. The dental consultation can be availed for the following ailments/presenting complaints only: -
- i. General Consultation
- If the covered person wishes to avail of any additional services, he may do so at his own cost.
- c. Waiting period of one month is applicable for availing this benefit. .
- d. It is agreed by the subscriber that the company is authorized to sub-contract the provision for part of the services to third party service providers chosen by company.
- e. The covered individual will be issued a discount coupon/free coupon which he will have to provide at the time of his physical visit to the dentist.
- f. The services are available only to the covered individual
- g. It will be the responsibility of the covered individual must declare to declare his/her medical condition to the dentist before availing any treatment.
- h. The services will only be provided in the following cities: -

CHANDIGARH	GURUGRAM	SURAT	CHENNAI	AHMEDABAD	LUCKNOW
PANCHKULA	GHAZIABAD	MUMBAI	SECUNDRABAD	KOLKATA	JAIPUR
MOHALI	NOIDA	NAVI MUMBAI	HYDERABAD	PUNE	LUDHIANA
FARIDABAD	DELHI	THANE	BENGALURU	VIZAG	

Procedure to be followed to avail benefits/service:

1. Call on Allianz Assistance helpdesk/ Health Wise helpdesk on its Toll Free number 48 hours prior to the required date of the appointment.
2. Allianz Assistance Agent assists the customers in fixing the appointment for the preferred medical service.
3. Allianz Assistance Agent confirms the booking via SMS and/or email
4. Health Wise helpdesk calls the customer back for the confirmation of appointment
5. Customer goes to the dental clinic to avail Dental consultation

6) Terms and conditions specific to Discount vouchers for OPD packages: -

- a. The Company will provide up to 4 consultations
- b. The vouchers will be valid for specific hospitals only
- c. The consultation can be used to visit either a -
 - i. General Physician
 - ii. Specialist
- d. Waiting period of one month is applicable for availing this benefit.
- e. It is agreed by the subscriber that the company is authorized to sub-contract the provision for part of the services to third party service providers chosen by company.
- f. The covered person will be issued a discount coupon/free coupon which he will have to provide at the time of his physical visit to the hospital . The services are available only to the covered individual
- g. It will be the responsibility of the covered individual must declare to declare his/her medical condition to the treating doctor before availing any treatment.
- i. The services will only be provided in the following cities: -

CHANDIGARH	GURUGRAM	SURAT	CHENNAI	AHMEDABAD	LUCKNOW
PANCHKULA	GHAZIABAD	MUMBAI	SECUNDRABAD	KOLKATA	JAIPUR
MOHALI	NOIDA	NAVI MUMBAI	HYDERABAD	PUNE	LUDHIANA
FARIDABAD	DELHI	THANE	BENGALURU	VIZAG	

Procedure to be followed to avail benefits/service:

1. Call on Allianz Assistance helpdesk/ Health Wise helpdesk on its Toll Free number 48 hours prior to the required date of the appointment.
2. Allianz Assistance Agent assists the customers in fixing the appointment for the preferred medical service.
3. Allianz Assistance Agent confirms the booking via SMS and/or email
4. Health Wise helpdesk calls the customer back for the confirmation of appointment
5. Customer goes to the dental clinic to avail Dental consultation

7) Terms and conditions specific to Discount vouchers for Pharmacy: -

1. We in partnership with our partners allow you a certain discount if you purchase your prescription based medicines/drugs from our registered channel partners. The discount offered may vary for different cities and at different time period depending upon the schemes rolled by us in partnership with our channel partners.
2. We would provide you a cash voucher to avail the discount on purchase of prescription based medicines only
3. We do not distribute, sell, stock, exhibit or offer for sale any drugs or medicinal preparations and merely allow you to use the functionality offered by the Service to transmit orders for drugs / medicinal preparations to third party pharmacies through us. All offers for sale, orders and the sale of drugs / medicinal preparations shall be between you and the concerned third party pharmacy and we shall not be a party to the said transaction. Therefore, we shall not be responsible or liable for any defect or deficiency in the goods or the service provided to you by a pharmacy.
4. Pharmacies who we deal with have represented to us that they are duly qualified and licensed to sell drugs and medicinal preparations as per applicable law in India. While we make reasonable enquiries to confirm the veracity of this representation made to us by the pharmacies, we shall not be responsible for any misrepresentation or fraud in this regard. We do not recommend or endorse any pharmacy or make any representations or warranties with respect to the quality of the drugs or medicinal preparation they may sell to you or their services in relation to the sale/purchase transaction.
5. Medical practitioners may prescribe medications when medically indicated in their sole professional judgment. In the event that a medical practitioner does prescribe a medication, it will be his/her duty to comply with all applicable laws and we advise them to prescribe a medication as determined appropriate in his/her sole discretion and professional judgment. You agree that any

prescriptions that you acquire from a medical practitioner by/through the Service shall be solely for your personal use. You agree to fully and carefully read and follow all instructions provided to you by the medical practitioner and all product information and labels and to contact a physician or pharmacist if you have any questions regarding the prescription.

6. The third party pharmacy may require you to produce clear and valid prescriptions as required by law for the sale of drugs / medicinal preparations to you.

7. The cash voucher can be used only one time and for purchasing medicine only.

Procedure to be followed to avail benefits/service:

1. HealthWise customers will get cash voucher worth INR 500 that can be availed on 1MG online portal.
2. Login to 1 mg website <https://www.1mg.com/>
3. Add medicine in the cart
4. Apply the cash voucher code at time of checkout
5. Each cash vouchers have one (1) time usage validity.

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