



**All-in-One Family Policy**



Whether you need Life or Health insurance, Education Plans or Retirement options, take advantage of our products and services through our network of branches across the island:

- |                                  |   |                           |
|----------------------------------|---|---------------------------|
| • BAI Centre (Curepipe) 602 3000 | • Lallmatie 418 8463                              | • Riv du Rempart 412 7571 |
| • Beau Bassin 466 5003           | • Mahebourg 631 3400                              | • Riv Noire 483 7800      |
| • Bel Air 419 7148               | • Montagne Blanche 437 2900                       | • Rodrigues 831 0100      |
| • Chemin Grenier 622 2125        | • Pamplémousses 243 7122                          | • Rose Belle 627 3900     |
| • Curepipe 670 9471              | • Port Louis (Pope Hennessy Street) 212 4121      | • Rose Hill 454 4800      |
| • Flacq 413 8900                 | • Port Louis (Sir William Newton Street) 213 8500 | • Saint Pierre 433 6898   |
| • Goodlands 282 0900             | • Quatre Bornes 464 3100                          | • Triolet 261 2200        |
| • Grand Bay 269 1407             | • Riv des Anguilles 626 1620                      | • Vacoas 697 2040         |

Talk to us by calling your closest branch or by calling our toll free number **800 1000** and together we will tailor-make a solution to suit your needs.

**All-in-One Family Policy**

A healthy family is the most important social unit of a society contributing to the nation's well-being. To strengthen family values and honouring their contribution to the prosperity of Mauritius, BAI is proud to introduce All-in-One Family Policy, a comprehensive health policy exclusively for members of a family.

**Definition of a family:**

A group of persons living under one roof united by ties of marriage, blood or adoption, constituting a single household and under one head. It includes husband and wife and children up to 18 years, but may include children up to 23 years if dependant and pursuing full-time education and/or unemployed.

This policy may also be taken by an individual while enjoying the same benefits.

**Benefits:**

- Both in-patient and out-patient treatment
- Surgical
- Medical
- Optical
- Dental and Hearing
- Free health check up after 4 claim-free years
- If in-patient treatment exceed 10 days, the overall limit automatically increases by MUR 5,000
- Maternity

**Optional Benefits:**

- Infertility
- Catastrophe covers ranging from MUR 300,000 to MUR 2,000,000

**Policy Features:**

- Every Plan has an over all benefit limit per year per family
- There is one sum insured limit for the entire family, floating on all members
- Three basic benefit levels ranging from MUR 100,000 to MUR 200,000 per family
- Out-patient medical, optical, dental and hearing benefits have sub-limits included within the overall limit per family
- For every claim free year on the Policy, there will be an increase of 5% on the overall limit at the time of renewal. Such increase of benefit limit will be on a cumulative basis up to 50%. However, once a claim is made, original limit will be restored at the following renewal
- Limits under optical benefit are for two years
- All treatments, both in-patient and out-patient should be conducted at Apollo Bramwell Hospital
- For emergency cases, ambulance service from Apollo Bramwell Hospital is free. Still one can take life saving treatment at a medical facility nearer home or place of work or near spot of accident as the case may be before proceeding to Apollo Bramwell Hospital
- All services under this Policy will be from Apollo Bramwell Hospital and the Insured Person will only have to pay the excess for any covered treatment as the case may be

**Age entry limit:** 0-65 years

**Waiting periods:**

Situation	Waiting Period
Accidents	No waiting period
All benefits for illness	60 days
Optical, dental and hearing benefits	6 months
Maternity benefits	10 months
Infertility benefits	24 months
Certain conditions like Arthritis, cataract, hernia and Hydrocele	24 months
Pre-existing diseases	48 months

**Exclusions:**

- Mental illness, occupational diseases, congenital defects at birth, epilepsy, hair loss treatments, dangerous sports activities, sexual dysfunction, transsexual surgery, therapies for weight reduction etc.

*For complete details, please refer to the policy contract.*

