

HEALTH INSURANCE POLICY RETAIL

CUSTOMER INFORMATION SHEET

(Description is illustrative and not exhaustive)

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of Insurance Product / Policy	Health Insurance Policy - Retail	
2.	What am I covered for	<p>Following are covered as basic cover up to the limit specified in the policy schedule</p> <ol style="list-style-type: none"> 1. Room, Boarding Expenses 2. Medical Practitioners fees 3. Intensive Care Unit 4. Nursing Expenses 5. Surgical fees, operating theatre, Anesthetist, Anesthesia, Blood, Oxygen and their administration, 6. Physio therapy while being treated as inpatient and being part of the treatment. 7. Drugs and medicines consumed during hospitalization period. 8. Hospital miscellaneous services (such as laboratory, X-ray, diagnostic tests) 9. Dressing, ordinary splints and plaster casts. 10. Cost of Prosthetic devices if implanted during a surgical procedure. <p>Note: Insurer's Liability in respect of all claims admitted during the period of insurance shall not exceed the Sum Insured for the Insured person as mentioned in the schedule.</p>	Scope of Cover
3.	What are the major Exclusions in the policy	<ol style="list-style-type: none"> 1. Any hospital admission primarily for investigation / diagnostic purpose 2. Pregnancy, infertility, congenital/genetic conditions, 3. Epidemics recognized by WHO or/and Indian government. Government screening programs 4. Treatment taken outside India. 5. Circumcision, sex change surgery ,cosmetic surgery & plastic surgery, 6. Refractive error correction, hearing impairment correction, corrective & cosmetic dental surgeries, 7. Vaccination or inoculation except as part of post-bite treatment for animal bite. 	Exclusions

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		8. Substance abuse, self-inflicted injuries, STDs and HIV / AIDS, 9. Participation in hazardous sports, war and allied perils 10. Treatment for any mental illness or psychiatric or psychological ailment / condition. Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing).	
4.	Waiting period	1. Initial waiting period: 30 days for all illnesses (not applicable on renewal or for accidents) 2. 1 year for some diseases and surgeries. 3. 2 years for some diseases and surgeries. 4. 3 years for joint replacement due to degenerative condition (not applicable for accidents) 5. Pre-existing diseases: Covered after 48 months unless otherwise provided	Exclusions
5.	Payout basis	Indemnity basis for covered expenses up to specified sum insured.	Scope of Cover
6.	Cost sharing	In case of a claim, this policy requires you to share the following costs: 10% of each claim as co-payment in case of non network hospitalisation	Scope of Cover
7.	Renewal Conditions	Your policy is ordinarily renewable	General Conditions (Condition no.15)
		Grace period of 30 days is provided immediately from premium due date, with in which if policy is renewed, there will be no loss of continuity benefits.	General Conditions (Condition no.15)
8.	Renewal Benefits	Nil	
9.	Cancellation	This policy would be cancelled, and no claim or refund would be due to you if: 1. you have not correctly disclosed details about your current and past health status OR 2. have otherwise encouraged or participated in any fraudulent claims under the policy.	General Conditions (Condition no.15)

(LEGAL DISCLAIMER) NOTE: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the Customer Information Sheet and the policy document the terms and conditions mentioned in the policy document shall prevail.