

**CRITICAL ILLNESS INSURANCE CUSTOMER INFORMATION SHEET**

Description is illustrative and not exhaustive

Sr no.	TITLE	DESCRIPTION	REFER TO POLICY CLAUSE NUMBER
1	Product Name	Critical Illness Insurance	
2	What am I covered for?	Critical Illness insurance is a benefit policy which covers the 10 Critical Illnesses. A lump sum amount would be paid on diagnosis of one of the listed critical illness subject to the policy terms and conditions: Critical Illnesses covered under the policy: 1. First Heart Attack (Myocardial Infarction) 2. Open Chest CABG (Coronary Artery Disease Requiring Surgery) 3. Stroke Resulting in Permanent Symptoms 4. Cancer of Specified Severity 5. Kidney Failure Requiring Regular Dialysis 6. Major Organ Transplantation 7. Multiple Sclerosis with Persisting Symptoms 8. Surgery of Aorta 9. Primary Pulmonary Arterial Hypertension 10. Permanent Paralysis of Limbs	Section C 1- 10
3	What are the major exclusions in the policy	1. Any Critical Illness for which care, treatment, or advice was recommended by or received from a Physician, or which first manifested itself or was contracted before the start of the Policy Period, or for which a claim has or could have been made under any earlier policy.	Section D.1
		2. Any sexually transmitted diseases or any condition directly or indirectly caused by or associated with Human T-Cell Lymphotropic Virus type III (III LB III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as AIDS.	Section D.3
		3. Treatment arising from or traceable to pregnancy, childbirth postpartum complications including but not limited to caesarian section, birth defects and congenital anomalies.	Section D.4
		4. Occupational diseases.	Section D.5
		5. War, whether war be declared or not, invasion, act of foreign enemy, hostilities, civil war, insurrection, terrorism or terrorist acts or activities, rebellion, revolution, mutiny, military or usurped power, riot, strike, lockout, military or popular uprising, civil commotion, martial law or loot, sack or pillage in connection therewith, confiscation or destruction by any government or public authority or any act or condition incidental to any of the above.	Section D.6
		6. Naval or military operations of the armed forces or airforce and participation in operations requiring the use of arms or which are ordered by military authorities for combating terrorists, rebels and the like.	Section D.7
		7. Any natural peril (including but not limited to storm, tempest, avalanche, earthquake, volcanic eruptions, hurricane, or any other kind of natural hazard).	Section D.8
		8. Radioactive contamination.	Section D.9
		9. Consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill or any legal liability of any kind whatsoever.	Section D.10
		10. Intentional self-injury and/or the use or misuse of intoxicating drugs and/or alcohol.	Section D.11

4	Waiting periods	Any Critical Illness diagnosed within the first 90 days of the date of commencement of the Policy is excluded.	Section D.2										
5	Payout basis	The claim payment under this policy will be on benefit basis.	NA										
6	Cost sharing	NA	NA										
7	Renewal Conditions	<p>a. Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or moral hazard or Upon the occurrence of an event of Critical Illness</p> <p>b. Upon the occurrence of an event of Critical Illness and (subject to the terms, conditions and exclusions of this Policy) without prejudice to the Company's obligation to make payment, this Policy shall immediately cease to exist with reference to that Insured</p> <p>c. For renewals of age 61 years &amp; above the maximum Sum Insured would be Rs5,00,000/- or expiring Sum Insured which ever is lower)</p> <p>d. In case of Our own renewal a grace period of 30 days is permissible and the Policy will be considered as continuous for the purpose of waiting period. Any medical expenses incurred as a result of disease condition/ Accident contracted during the break period will not be admissible under the policy.</p> <p>e. For renewals received after completion of 30 days grace period, a fresh application of health insurance should be submitted to Us, it would be processed as per a new business proposal</p>	Section E.7.										
8	Special Condition	<p>1. Free Look Period You have a period of 15 days from the date of receipt of the first policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation. If you have not made any claim during the Free look period, you shall be entitled to refund of premium subject to,</p> <ul style="list-style-type: none"> <li>• a deduction of the expenses incurred by Us on Your medical examination, stamp duty charges, if the risk has not commenced,</li> <li>• a deduction of the stamp duty charges, medical examination charges &amp; proportionate risk premium for period on cover, If the risk has commenced</li> <li>• a deduction of such proportionate risk premium commensuration with the risk covered during such period ,where only a part of risk has commenced</li> </ul> <p>Free look period is not applicable for renewal policies.</p> <p>2. Upon the occurrence of an event of Critical Illness and (subject to the terms, conditions and exclusions of this Policy) without prejudice to the Company's obligation to make payment, this Policy shall immediately cease to exist with reference to that Insured.</p> <p>3. The benefit amount is payable once the disease is diagnosed meeting specific criteria and the insured survives 30 days after the diagnosis.</p>	Section E.6 and Section E.7										
9	Renewal Benefits:	NA	NA										
10	Cancellation	<p>We may cancel this insurance by giving You at least 15 days written notice, and if no claim has been made then We shall refund a pro-rata premium for the unexpired Policy Period. Under normal circumstances, policy will not be cancelled except for reasons of non-disclosure while proposing for insurance and /or lodging any fraudulent claim</p> <p>You may cancel this insurance by giving Us at least 15 days written notice, and if no claim has been made then the We shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below</p> <table border="1"> <thead> <tr> <th>PERIOD ON RISK REFUNDED</th> <th>RATE OF PREMIUM</th> </tr> </thead> <tbody> <tr> <td>Upto one month</td> <td>75% of annual rate</td> </tr> <tr> <td>Upto three months</td> <td>50%of annual rate</td> </tr> <tr> <td>Upto six months</td> <td>25% of annual rate</td> </tr> <tr> <td>Exceeding six months</td> <td>Nil</td> </tr> </tbody> </table>	PERIOD ON RISK REFUNDED	RATE OF PREMIUM	Upto one month	75% of annual rate	Upto three months	50%of annual rate	Upto six months	25% of annual rate	Exceeding six months	Nil	Section E.7
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(LEGAL DISCLAIMER) NOTE: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the KFD and the policy document the terms and conditions mentioned in the policy document shall prevail.