

Women Specific Critical Illness Plan Customer Information Sheet

Description is illustrative and not exhaustive

Sr no.	TITLE	DESCRIPTION	REFER TO POLICY CLAUSE NUMBER
1	Product Name	Women Specific Critical Illness Plan	
2	What am I covered for?	1. Specific women specific Critical Illnesses as below (100% of Sum Insured) <ol style="list-style-type: none"> Breast Cancer Fallopian Tube Cancer Uterine/Cervical Cancer Ovarian Cancer Vaginal Cancer Permanent Paralysis of Limbs Multitrauma Burns 2. Congenital Disability Benefit (50% of Sum insured) An amount equal to 50% of the sum assured will be payable under the plan on the birth of the child with any one or more of the Congenital Disabilities listed below and the child survives 30 days from the date of diagnosis <ol style="list-style-type: none"> Down's syndrome Congenital cyanotic heart disease: <ol style="list-style-type: none"> Tetrology of Fallot Transposition of great vessels Total Anomalous pulmonary venous drainage Truncus Arteriosus, Tricuspid Atresia, Hypoplastic Left Heart Syndrome Tracheo-esophageal fistula: Cleft Palate with or without cleft lip: Spina bifida: 3. Children Education Bonus Rs 25000 payable for future education of the children on diagnosis of the Critical Illness of the insured covered under the policy. For a claim to be admissible under this section the claim under Section I should be admissible. 4. Loss of Job Rs 25000/-. In the event of the insured person losing her job within a period of 3 months of the date of diagnosis of any of the Critical Illness as covered in the policy, the policy will pay an amount of Rs 25000/- towards loss of employment. For a claim to be admissible under this section the claim under Section I should be admissible.	Section C I-IV
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.	Section C
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..</p> <p>b. 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>	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"> • a deduction of the expenses incurred by Us on Your medical examination, stamp duty charges, if the risk has not commenced, • a deduction of the stamp duty charges, medical examination charges & proportionate risk premium for period on cover, If the risk has commenced • a deduction of such proportionate risk premium commensurating with the risk covered during such period ,where only a part of risk has commenced <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	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	Section E.7								
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		<table border="0"> <thead> <tr> <th>PERIOD ON RISK</th> <th>RATE OF PREMIUM REFUNDED</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	RATE OF PREMIUM REFUNDED	Upto one month	75% of annual rate	Upto three months	50%of annual rate	Upto six months	25% of annual rate	Exceeding six months
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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.