

Criti - Care

CUSTOMER INFORMATION SHEET

The information mentioned below is illustrative and not exhaustive. 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.

SI No	Title	Description	Policy Clause Number
1	Product Name	Criti-Care	
2	What am I covered for	SECTION I: CANCER CARE (Category A & B) SECTION II: CARDIOVASCULAR CARE (Category A & B) SECTION III: KIDNEY CARE (Category A & B) SECTION IV: NEURO CARE (Category A & B) SECTION V: TRANSPLANTS CARE AND SENSORY ORGANS CARE (Category A & B)	Section C .I
		Additional Benefits: 1. Cancer Reconstructive Surgery 2. Cardiac Nursing 3. Dialysis Care 4. Physiotherapy Care 5. Sensory Care	Section C .II
		Wellness Discount	Section C .III
3	What are the major exclusions in the policy	Please refer the Policy Wordings for detailed exclusion list	Section D.II
4	Waiting Period	Any Critical Illness or its signs and symptoms diagnosed within the first 180/120 days as mentioned in the policy schedule of the date of commencement of the First Policy with us is excluded.	Section D.I
5	Survival Period	Insured should survive for 0/ 7/15 days as mentioned in the policy schedule from the diagnosis and fulfilment of the critical illness definition before the claim benefit will be paid.	
6	Payment Basis	Only Assured Benefit basis	Section C
7	Cost Sharing	Not Applicable	
8	Renewal Conditions	Terms of Renewal	Section E21
9	Renewal benefits	Any Critical Illness or its signs and symptoms diagnosed within the first 180/120 days as mentioned in the policy schedule of the date of commencement of the First Policy with us is excluded. This exclusion shall not apply to an Insured for whom coverage has been renewed by the Named Insured, without a break, for subsequent years.	Section D.I
10	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E9
11	Grievance Redressal Procedure	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Section E13
12	Insured's Rights	Free look	Section E 8
		Lifelong renewability (except on certain specific grounds)	Section E 21
		Migration	Section E 10
		Portability	Section E11
		Claim settlement	Section E 26
14	Insured's Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid	Section E 1
Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.			