

GLOBAL HEALTH CARE

CUSTOMER INFORMATION SHEET
 (Description is illustrative and not exhaustive)

Sr No	Title	Description	Policy Clause Number
1	Product Name	Global Health Care	
2	What am I covered for	Part A: Coverage Domestic	
		I. In-Patient Benefits for Domestic Cover	
		1. In-patient Hospitalization Treatment	Section C) A.I.1
		2. Pre-Hospitalization	Section C) A.I.2
		3. Post-Hospitalization	Section C) A.I.3
		4. Local (Road) Ambulance	Section C) A.I.4
		5. Day Care Procedures	Section C) A.I.5
		6. Living Donor Medical Costs	Section C) A.I.6
		7. Annual Preventive Health Check-up	Section C) A.I.7
		8. Ayurvedic / Homeopathic Hospitalization Expenses	Section C) A.I.8
		9. Air Ambulance	Section C) A.I.9
		10. Mental Illness Treatment	Section C) A.I.10
		11. Rehabilitation	Section C) A.I.11
		12. Modern Treatment Methods and Advancement in Technologies	Section C) A.I.12
		Part B: Coverage International	
		I. In-Patient Benefits for International Cover	
		1. In-patient Hospitalization Treatment	Section C) B.I.1
		2. Pre-Hospitalization	Section C) B.I.2
		3. Post-Hospitalization	Section C) B.I.3
		4. Local (Road) Ambulance	Section C) B.I.4
		5. Day Care Procedures	Section C) B.I.5
		6. Living Donor Medical Costs	Section C) B.I.6
		7. Air Ambulance (Applicable to Imperial Plan only)	Section C) B.I.7
8. Air Ambulance + Medical Evacuation (Applicable to Imperial Plus Plan only)	Section C) B.I.8		
9. Mental Illness Treatment	Section C) B.I.9		
10. Rehabilitation	Section C) B.I.10		
11. Accommodation costs for one parent staying in hospital within an insured child under 18 (Applicable to Imperial Plus Plan only)	Section C) B.I.11		
12. Emergency treatment outside area of cover (Applicable to Imperial Plus Plan only if "Excluding USA" cover is opted)	Section C) B.I.12		
13. Medical repatriation (Applicable to Imperial Plus Plan only)	Section C) B.I.13		

GLOBAL HEALTH CARE

		14. Repatriation of mortal remains (Applicable to Imperial Plus Plan only)	Section C) B.I.14	
		15. In-patient cash benefit (Applicable to Imperial Plus Plan only)	Section C) B.I.15	
		16. Palliative care (Applicable to Imperial Plus Plan only)	Section C) B.I.16	
		17. Modern Treatment Methods and Advancement in Technologies	Section C) B.I.17	
		II Out-Patient Benefits (Applicable To Imperial Plus Plan Only)		
		1. Out-patient Treatment	Section C) B.II.1	
		2. Physiotherapy Benefit	Section C) B.II.2	
		3. Alternate/Complementary Treatment Expenses	Section C) B.II.3	
		III. Dental Plan Benefits (Optional)		
		1. Dental treatment outside India	Section C) B.III.1	
		2. Dental surgery outside India	Section C) B.III.2	
		3. Periodontics outside India	Section C) B.III.3	
3	What are the major exclusions in the policy	Please refer the Policy Wordings for detailed exclusion list	Section D)	
		Pre-existing diseases: 36 months	Section D) Standard Exclusions Applicable To Part A- Domestic Cover	
		Specific waiting period: 24 months		
		Initial Waiting Period: 30 days	Section D) Standard Exclusions Applicable To Part B- International Cover (In-Patient Benefits)	
		<ul style="list-style-type: none"> Out Patient Benefits- Initial Waiting Period: 30 days Alternate/Complementary Treatment- Initial Waiting Period: 30 days Physiotherapy Benefit- Initial Waiting Period: 90 days 	Section D) Specific Exclusions Applicable To International Cover- Applicable To Part B-II (Out-Patient Benefits For International Cover)	
5	Payout basis	All payouts are Indemnity payment basis except "In-patient cash benefit"	Section C) Benefits Covered Under The Policy Part B- Coverage- International I. In-Patient Benefits	
6	Cost Sharing and Sub Limits	In-patient Benefits for Domestic Cover		
		Living Donor Medical Costs	Section C) Benefits Covered Under The Policy- Part A.I- Coverage- Domestic	
		Air Ambulance		
		Rehabilitation		
		Annual preventive health check-up (only offered at renewal)		
		In-patient Benefits for International Cover		Section C) Benefits Covered Under The Policy- Part B.I
		Living donor medical Costs		
		Rehabilitation		
		Repatriation of mortal remains		
		In-patient cash benefit		
		Out-patient Benefits for International Cover		

GLOBAL HEALTH CARE

		Out-patient Treatment	Section C) Benefits Covered Under The Policy- Part B.II
		Physiotherapy Benefit	
		Alternate/Complementary Treatment Expenses	
		Dental Plan Benefits (Optional)	Section C) Benefits Covered Under The Policy- Part B.III
7	Discounts	Please refer the Policy Wordings for detailed Discounts	Section E) General Terms And Conditions - Specific Terms And Conditions. 43
8	Renewal Conditions	Renewal of Policy : Grace period of 30 days for renewing the policy is provided	Section E) General Terms And Conditions - Specific Terms And Conditions. 10
9	Renewal Benefits	Annual preventive health check up within India	SECTION C) BENEFITS COVERED UNDER THE POLICY PART A- COVERAGE- Domestic (Within India Only, For Imperial Plus And Imperial Plans)
10	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E 7
11	Claims	For Cashless Claims Procedure	Section E 44 & 45
		For Reimbursement Claims Procedure	
12	Policy Servicing/ Grievances/Complaints	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Section E 17
13	Insured's Rights	Migration	Section E 8
		Portability	Section E 9
		Free Look Period	Section E 15
		Sum Insured Enhancement	Section E 35
		Inclusion of members under the Policy	Section E 36
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