

Bajaj Allianz General Insurance Company Limited

Corporate Identity Number: U66010PN2000PLC015329. IRDAI Registration No.113
Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006
UIN: BAJHLIA24171V012324

CUSTOMER INFORMATION SHEET (Description is illustrative and not exhaustive)

SI No	Title	Description	Policy Clause Number									
1	Product Name	Health Care – Add-On										
2	What am I covered for	<p>We will indemnify Insured Person/pay for Customary and Reasonable Medical Expenses incurred for below listed coverages during the Add-On Period up to the Sum Insured or up to the limit of indemnity as mentioned under respective cover as specified in the Add-On Policy Schedule read with the Base Policy Schedule:</p> <ul style="list-style-type: none"> a. Dental Wellness - Consultation, Investigation & Procedures Cover b. Diet & Nutrition Consultations Cover c. Emotional Wellness Cover <p>Note: During every Policy Year under Add-On Period, Insured Person will be eligible for coverages as per the Add-On plan/option selected from the below table. For Long Term Policies if the Add-On is opted, the coverage benefits given in the table below will be applicable for each Policy Year.</p> <p>Options available in this Add-On: (to be opted along with Out-patient Treatment Expenses (OPD) Section from My Health Care Plan)</p> <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <thead> <tr> <th style="width: 40%;">Benefits</th> <th style="width: 30%;">Sum Insured Option 1</th> <th style="width: 30%;">Sum Insured Option 2</th> </tr> </thead> <tbody> <tr> <td>a) Dental wellness - Consultation, Investigation & Pro Cover</td> <td>0.5 times of the Base Policy Net Premium</td> <td>1 time of the Base Policy Net Premium</td> </tr> <tr> <td>b) Diet & Nutrition Consultations Cover & c) Emotional Wellness Cover</td> <td>0.5 times of the Base Policy Net Premium</td> <td>1 time of the Base Policy Net Premium</td> </tr> </tbody> </table> <p>A. Dental Wellness- Consultation, Investigation & Procedures Cover:</p> <p>Coverage: If the Insured Person/s is suffering from any dental ailment, he / she can consult a Medical Practitioner with minimum qualification of BDS degree from prescribed Network Centres of the Service Provider, up to the limit as specified under this Add-On Policy Schedule read with the Base Policy Schedule.</p> <p>This is a cashless coverage benefit. The cashless process to avail this coverage benefit through the prescribed network of Service Provider is defined under the “Service Delivery Process/Claim Process”.</p> <p>If the desired Medical Practitioner/doctor/dentist is not available in the prescribed network of Service Provider, Insured Person/s can take a prior-approval of Insurer to consult with their desired Medical Practitioner/dentist and claim the charges of consultation/procedure fees by way of</p>	Benefits	Sum Insured Option 1	Sum Insured Option 2	a) Dental wellness - Consultation, Investigation & Pro Cover	0.5 times of the Base Policy Net Premium	1 time of the Base Policy Net Premium	b) Diet & Nutrition Consultations Cover & c) Emotional Wellness Cover	0.5 times of the Base Policy Net Premium	1 time of the Base Policy Net Premium	Section C) Scope Of Cover
Benefits	Sum Insured Option 1	Sum Insured Option 2										
a) Dental wellness - Consultation, Investigation & Pro Cover	0.5 times of the Base Policy Net Premium	1 time of the Base Policy Net Premium										
b) Diet & Nutrition Consultations Cover & c) Emotional Wellness Cover	0.5 times of the Base Policy Net Premium	1 time of the Base Policy Net Premium										

reimbursement process as defined under “Service Delivery Process/ Claim Process”. Reimbursement of such claims will be capped at a maximum of Rs. 2,500.

Procedures covered under Dental Cover
Consultation charges
IOPA
Digital X ray
RCT with GIC /Miracle /SF POR
RCT with composite POR
Third molar RCT
Repeat RCT
Post and core
GIC
Silver filling
Composite
Diastema Closure
Anterior Fracture Repair
Mobile tooth
Firm tooth
Badly carious/Surgical/Erupted wisdom
Disimpaction
Extraction – wisdom tooth – upper jaw
Extraction – wisdom tooth – lower jaw
Extraction – Impacted/Surgical removal
Extraction – Root canal treated teeth -Nonsurgical
Extraction – Root canal treated teeth -surgical
Ni-Cr Metal crown
Co-Cr Metal crown
RFM (Ceramic)
CAD CAM PFM
Zirconia
Brux zir
Lava / Porcera / E-max
Extraction of primary teeth
Pulpectomy

B. Diet & Nutrition Consultation Cover

Coverage:

If the Insured Person/s wants to maintain a balance between good nutrition and diet, he / she can consult a Dietician or Nutritionist listed on the Digital platform of Insurer/ Service Provider’s application via video, audio, or chat channel, up to the limit as specified under this Add-On Policy Schedule read with the Base Policy Schedule..

This is a cashless coverage benefitand can be availed through the prescribed Network Centers of Service Provider.

C. Emotional Wellness Cover:

Coverage :

If the Insured Person/s wants to avail emotional wellbeing services, he / she can consult an emotional health coach/psychologist listed on the Digital platform of Insurer/ Service Provider’s application via video, audio, or chat channel, up to the limit as specified under this Add-On Policy Schedule read with the Base Policy Schedule..

		<p>This is a cashless coverage benefit and can be availed through the prescribed Network Centers of Service Provider.</p>	
3	<p>What are the major exclusions in the policy:</p>	<p><u>Exclusions for “Dental wellness - Consultation, Investigation & Procedures Cover”:</u></p> <ol style="list-style-type: none"> 1. Other expenses of investigations, medicines, surgical or non-surgical procedures or any medical, non-medical items not mentioned under coverage are excluded 2. Dental cover/benefit shall not be applicable on cosmetic level scaling/polishing, bleaching, cap of teeth, braces, aligner, tooth replacement, any other cosmetic and aesthetic treatment 3. This benefit cannot be availed outside the prescribed network of dentists and hospitals, unless prior approval is taken from Insurer_____ 4. If the benefit is not availed in the policy year the benefit cannot be carried forward to the subsequent policy year. <p><u>Exclusions for “Diet & Nutrition Cover”:</u></p> <ol style="list-style-type: none"> 1. Consultation with the dietician is strictly limited to in-app/website video/audio/chat consultation, no in-clinic/physical consultation is allowed. 2. Other expenses of investigations, medicines, surgical or non-surgical procedures or any medical, non-medical items are excluded. 3. In “Diet & Nutrition Coverage”, Dietician & Nutritionist consultation benefit is not transferrable. 4. If the benefit is not availed in the Policy year the benefit cannot be carried forward to the subsequent policy year. 5. Reimbursement of dietician & nutritionist consultation expenses (online/offline consultation) is excluded from the scope of the Add-On/Policy. <p><u>Exclusions for “Emotional Wellness Cover”:</u></p> <ol style="list-style-type: none"> 1. Consultation with the emotional health coach/psychologist is strictly limited to in-app/website video/audio/chat consultation, no in-clinic/physical consultation is allowed. 2. Other expenses of investigations, medicines, surgical or non-surgical procedures or any medical, non-medical items are excluded. 3. Benefit under “Emotional Wellness Cover” is not transferrable. 4. If the benefit is not availed in the Policy year the benefit cannot be carried forward to the subsequent policy year. 5. Reimbursement of emotional health coach/psychologist consultation expenses (online/offline consultation) is excluded from the scope of the Add-On/Policy. <p><u>Section D) Exclusions Applicable To All Sections</u></p> <ol style="list-style-type: none"> 1. Cosmetic or plastic Surgery (Excl08): Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner. 2. Breach of law (Excl10): Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent. 3. Excluded Providers(Excl11): Expenses incurred towards treatment in any hospital or at any Medical Practitioner or any other provider specifically excluded by the Insurer and 	<p><u>Section D)</u> <u>Exclusions-Specific Exclusions</u></p>

	<p>disclosed in its website / notified to the policyholders are not admissible. However, in case of life-threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.</p> <p>4. Unproven Treatments(Excl16): Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.</p> <p>5. Experimental, investigational or Unproven Treatment devices and pharmacological regimens.</p> <p>6. Treatment for alopecia, baldness, wigs, or toupees, and all treatment related to the same.</p> <p>7. Congenital external diseases, defects or anomalies.</p> <p>8. Venereal disease, all sexually transmitted disease or illness including but not limited to Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis.</p> <p>9. Sterility and Infertility (Excl17): Expenses related to sterility and infertility. This includes: a) Any type of contraception, sterilization b) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI c) Gestational Surrogacy d) Reversal of sterilization.</p> <p>10. Cost incurred for any health check-up or for the purpose of issuance of medical certificates and examinations required for employment or travel or any other such purpose.</p> <p>11. Treatment taken from a person not falling within the scope of definition of Medical Practitioner.</p> <p>12. Treatment charges or fees charged by any Medical Practitioner acting outside the scope of license or registration granted to him by any medical council.</p> <p>13. Treatments rendered by a Medical Practitioner who is a member of the Customer's family or stays with him.</p> <p>14. Any treatment or part of a treatment that is not of a reasonable charge, not medically necessary; drugs or treatments which are not supported by a prescription.</p> <p>15. Naturopathy treatment, acupressure, acupuncture, magnetic and such other therapies.</p> <p>16. Treatment/Service taken outside India.</p>	
<p>4 Waiting Period</p>	<p><u>Exclusions for "Dental wellness - Consultation, Investigation & Procedures Cover":</u></p> <p>1. 30-day Waiting Period (Code-Excl03) a) Expenses related to the treatment of any illness within 30 days as per the option specified in the Add-On Policy Schedule read with the Base Policy Schedule from the first Add-On commencement date shall be excluded except claims arising due to an Accident, provided the same are covered. b) This exclusion shall not, however apply if the Insured Person has continuous coverage under this Add-On for more than twelve months. c) The within referred Waiting Period is made applicable to extent of the enhanced Sum Insured in the event of granting higher Sum Insured subsequently.</p> <p>2. Pre-Existing Diseases Waiting Period (Code- Excl02) a) Expenses related to the treatment of a Pre-Existing Disease (PED) and its direct complications shall be excluded until the expiry of specified number of months of continuous coverage after the date of inception of the first Add-On as specified in the Add-On Policy Schedule read with the Base Policy Schedule with Us. b) In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of Sum Insured increase. c) If the Insured Person is continuously covered without any break as defined under the Portability norms of the extant IRDAI (Health Insurance) Regulations, then Waiting Period for the same would be reduced to the</p>	<p><u>Section D)</u> <u>Exclusion S-</u> <u>Specific Exclusion S</u></p>

		<p>extent of prior coverage.</p> <p>d) Coverage under the Add-On after the expiry of the waiting period as specified in Add-On Policy Schedule read with the Base Policy Schedule, for any pre-existing disease is subject to the same being declared at the time of application and accepted by Us.</p> <p>Exclusions for “Diet & Nutrition Cover”:</p> <p>1. 30-day Waiting Period (Code-Excl03)</p> <p>a) Expenses related to the treatment of any Illness within 30 days as per the option specified in the Add-On Policy Schedule read with the Base Policy Schedule from the first Add-On commencement date shall be excluded except claims arising due to an Accident, provided the same are covered.</p> <p>b) This exclusion shall not, however apply if the Insured Person has continuous coverage under this Add-On for more than twelve months.</p> <p>c) The within referred Waiting Period is made applicable to extent of the enhanced Sum Insured in the event of granting higher Sum Insured subsequently.</p> <p>Exclusions for “Emotional Wellness Cover”:</p> <p>1. 30-day Waiting Period (Code-Excl03)</p> <p>a) Expenses related to the treatment of any Illness within 30 days as per the option specified in the Add-On Policy Schedule read with the Base Policy Schedule from the first Add-On commencement date shall be excluded except claims arising due to an Accident, provided the same are covered.</p> <p>b) This exclusion shall not, however apply if the Insured Person has continuous coverage under this Add-On for more than twelve months.</p> <p>c) The within referred Waiting Period is made applicable to extent of the enhanced Sum Insured in the event of granting higher Sum Insured subsequently.</p>	
5	Payout basis	<p>Coverage to be opted on Cashless basis and reimbursement basis (Only for Dental Wellness- Consultation, Investigation & Procedures Cover) and Pay outs are Indemnity payment basis.</p> <p>Reimbursement basis claims (Only for Dental Wellness- Consultation, Investigation & Procedures Cover) pay-out will be capped at a maximum of Rs. 2,500</p>	Section C
6	Cost Sharing and Sub Limits	<p>Voluntary co-payment: If opted voluntarily by You, You shall bear 20% of co-payment for claims made on reimbursement basis. Co-payment will not apply on cashless service.</p>	Section E
7	Discounts	<p>All discounts as provided in base product “My Health Care Plan” shall be applicable to this Add-On except “Voluntary Co-Payment Discount”. Voluntary Co-Payment Discount shall be available as per below specified wordings. -</p> <p>Voluntary Co-payment Discount</p> <p>a. If the Voluntary co-payment option is opted, then a discount corresponding to the co-payment opted would be applicable.</p> <p>If a claim has been admitted under “Dental Wellness- Consultation, Investigation & Procedures Cover” then, the Insured shall bear a 20% (proportion to extent to discount availed) of the eligible claim amount payable under this Add-On read with Base Policy and Our liability, if any, shall only be in excess of that sum and would be subject to the Sum Insured.</p>	Section E
8	Renewal Conditions	<p>In case of renewal of opted Base Policy opted Add-On shall be renewed subject to Company’s receipt of prescribed premium.</p>	Section E
9	Renewal Benefits	<p>Not Applicable</p>	
10	Cancellation	<p>All the terms and conditions as to Cancellation of Base Policy shall mutatis mutandis apply to the Cancelation of Optional Covers.</p>	Section E

11	Claims	Please refer to “ Claim Process/Service Delivery Process Specific to Add-On ” from Policy Wordings	Section E						
12	Policy Servicing/ Grievances/Complaints	<p>Welcome to Bajaj Allianz General Insurance Company Ltd [“Bajaj Allianz”] and Thank You for choosing Us as <i>Your</i> insurer. Please read <i>Your</i> Policy Wordings and Policy Schedule. The Policy Wordings and Policy Schedule set out the terms of <i>Your</i> contract with us. Please read <i>Your</i> Policy Wordings and Policy Schedule carefully to ensure that this Rider meets <i>Your</i> needs. We do our best to ensure that our customers are delighted with the service they receive from Bajaj Allianz. If <i>You</i> are dissatisfied We would like to inform <i>You</i> that We have a procedure for resolving issues. Please include <i>Your</i> Policy number in any communication with the Company. This will help Us deal with the issue more efficiently. If <i>You</i> don't have it, please call Our Branch office. Initially, We suggest <i>You</i> contact the Branch Manager/ Regional Manager of the local office which has issued the Policy. The address and telephone number will be available in the Policy. Naturally, We hope the issue can be resolved to <i>Your</i> satisfaction at the earlier stage itself. But if <i>You</i> feel dissatisfied with the suggested resolution of the issue after contacting the local office, please e-mail or write to:</p> <p>Bajaj Allianz General Insurance Co. Ltd Bajaj Allianz House, Airport Road Yerawada, Pune 411006 E-mail: bagichelp@bajajallianz.co.in Call : 1800-225858 (free calls from BSNL/MTNL lines only) 1800-1025858 (free calls from Bharti users – mobile /landline) or 020-30305858</p> <p>Grievance Redressal Cell for Senior Citizens Senior Citizen Cellfor Insured who are Senior Citizens 'Good things come with time' and so for Our customers who are above 60 years of age We have created special cell to address any health insurance related query. Our senior citizen customers can reach Us through the below dedicated channels to enable Us to service them promptly Health toll free number: 1800-103-2529 Exclusive Email address: seniorcitizen@bajajallianz.co.in</p> <p>If <i>You</i> are still not satisfied, <i>You</i> can approach the Insurance Ombudsman in the respective area for resolving the issue. The contact details of the Ombudsman offices are mentioned below:</p> <table border="1" data-bbox="337 1402 1356 1990"> <thead> <tr> <th data-bbox="337 1402 961 1535">Office Details</th> <th data-bbox="961 1402 1356 1535">Jurisdiction of Office (Union Territory, District)</th> </tr> </thead> <tbody> <tr> <td data-bbox="337 1535 961 1814"> AHMEDABAD - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001. Tel.: 079 – 25501201 /02 /05/06 Email: bimalokpal.ahmedabad@cioins.co.in </td> <td data-bbox="961 1535 1356 1814">Gujarat, Dadra & Nagar Haveli, Daman and Diu</td> </tr> <tr> <td data-bbox="337 1814 961 1990"> BENGALURU - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, </td> <td data-bbox="961 1814 1356 1990">Karnataka.</td> </tr> </tbody> </table>	Office Details	Jurisdiction of Office (Union Territory, District)	AHMEDABAD - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001. Tel.: 079 – 25501201 /02 /05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu	BENGALURU - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road,	Karnataka.	Section E
Office Details	Jurisdiction of Office (Union Territory, District)								
AHMEDABAD - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001. Tel.: 079 – 25501201 /02 /05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu								
BENGALURU - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road,	Karnataka.								

<p>JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in</p>	
<p>BHOPAL - Insurance Ombudsman Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in</p>	<p>Madhya Pradesh Chattisgarh.</p>
<p>BHUBANESHWAR – Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 – 2596461 / 2596455 Email: bimalokpal.bhubaneswar@cioins.co.in</p>	<p>Orissa.</p>
<p>CHANDIGARH - Insurance Ombudsman Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 – 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in</p>	<p>Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir,Ladakh & Chandigarh.</p>
<p>CHENNAI - Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in</p>	<p>Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry)</p>
<p>DELHI – Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23237539 Email: bimalokpal.delhi@cioins.co.in</p>	<p>Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.</p>
<p>GUWAHATI - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM).</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>

<p>Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	
<p>HYDERABAD - Insurance Ombudsman Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>
<p>JAIPUR - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 –2740363 / 2740798 Email: bimalokpal.jaipur@cioins.co.in</p>	<p>Rajasthan.</p>
<p>ERNAKULAM – Insurance Ombudsman Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash,LIC Building, Opp to Maharaja's College,M.G.Road, Ernakulam - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.</p>
<p>KOLKATA – Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>
<p>LUCKNOW – Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar,</p>

		Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar..	
	<p>MUMBAI - Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/ 27/ 29/ 31/ 32/ 33 Email: bimalokpal.mumbai@cioins.co.in</p>	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).	
	<p>NOIDA - Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	
	<p>PATNA – Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in</p>	Bihar, Jharkhand.	
	<p>PUNE - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020- 24471175 Email: bimalokpal.pune@cioins.co.in</p>	Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).	
13	Insured's Rights	All the Insured's Rights of Base Policy shall mutatis mutandis apply to this Add-On.	Section E
14	Insured's Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy.	Section E

	Non-disclosure may result in claim not being paid.	
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.		