

MICRO CARE ACCIDENT AND HOSPITAL CASH POLICY

**CUSTOMER INFORMATION SHEET
 (Description is illustrative and not exhaustive)**

SI No	Title	Description	Policy Clause Number
1	Product Name	Micro Care Accident and Hospital Cash Policy	
2	What am I covered for	Section 1 A. Personal Accident B. Funeral Expenses C. Education Bonus D. Hospitalization Due To Accident E. Wage Loss	Section C1
		Section 2 Fire (Dwellings & Household Contents) — First Loss Cover	Section C2
		Section 3 Hospital Cash	Section C3
3	What are the major exclusions in the policy	Please refer the Policy Wordings for detailed exclusion list	Section D- 1 & 2
4	Waiting Period	Initial Waiting Period – 30 days	Section D 2.(I)
		Specific Disease Waiting Period - 12 months	
5	Payment Basis	Benefit payment basis- All Sections (Except fire section C2.is on Indemnity basis)	Section C
6	Renewal Conditions	Renewal of Policy : Grace period of 30 days for renewing the policy is provided	Section E 7
7	Renewal Benefits	Renewal Benefits will remain same as per the expiring policy.	
8	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E 16
9	Claims	For details pertaining to claim procedure please refer the policy wordings	Section E 30
10	Grievance Redressal Procedure	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Section E 17
11	Insured's Rights	Portability	Section E 11
		Migration	Section E 12
		Free Look Period	Section E 14
		Paying a claim	Section E 18
12	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.