

**Non-Medical Expenses Cover**

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

SI No	Title	Description	Policy Clause Number
1	<b>Product Name</b>	Non-Medical Expenses Cover	
2	What am I covered for	Non-Medical Expenses Cover	Section C
3	What are the major exclusions in the policy	Please refer the Policy Wordings for detailed exclusion list	Section D
4	Waiting Period	All Policy Terms and Conditions and exclusions of opted Base Policy read with Policy Schedule are applicable mutatis mutandis.	
5	Payment Basis	All pay outs are Indemnity payment basis.	Section C
6	Renewal Conditions	Renewal of Rider	Section E.4
7	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E.3
8	Grievance Redressal Procedure	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Section E.1
9	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

**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.