

## COMPREHENSIVE CARE PLAN

### 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.

S. No.	TITLE	DESCRIPTION	REFER TO
1	<b>Product Name</b>	Comprehensive Care Plan	
2	<b>What am I covered for:</b>	<p>Comprehensive Care Plan is a package policy that offers you with the following covers:</p> <p>Cover A (Mandatory)</p> <ol style="list-style-type: none"> <li>1. Critical Illness Cover,</li> <li>2. Accident Protection Cover,</li> <li>3. EMI Payment Cover</li> </ol> <p>Cover B (Optional)</p> <ol style="list-style-type: none"> <li>4. Fire &amp; Allied Perils Cover</li> <li>5. Burglary &amp; Robbery Cover</li> </ol>	<p>Cover A : Section 1, Section 2, Section 3</p> <p>Cover B : Section 4 and Section 5.</p>
3	<b>What are the major exclusions in the policy:</b>	<p>Following are the major exclusions in the policy:</p> <p>Exclusion applicable for Critical Illness Cover:</p> <ol style="list-style-type: none"> <li>1) Any Insured Event arising on account of or in connection with any Pre-Existing Disease.</li> <li>2) If the Insured does not submit a medical certificate from the Doctor evidencing diagnosis of Illness or Injury or occurrence of the medical event or the undergoing of the medical/surgical procedure.</li> <li>3) The Company shall not be liable to make any payment under this Policy in connection with or in respect of any Insured Event, as stated in this Section, occurred or suffered before the commencement of the Policy Period.</li> <li>4) The Company shall not be liable to make any payment under this Policy in connection with or in respect of any Insured Event, as stated in this Section, arising within the first 90 days of the commencement of the Policy Period.</li> </ol> <p>In case of enhancement of Sum Insured, the waiting period shall apply afresh only to the extent of the amount by which the limit of indemnity has been increased (i.e. enhanced sum insured) if the Policy is a renewal of Comprehensive Care Plan policy without break in cover.</p> <ol style="list-style-type: none"> <li>5) Any congenital anomaly including internal and external congenital anomaly.</li> <li>6) Any medical procedure or treatment, which is not medically necessary or not performed by a Doctor.</li> <li>7) Any physical, medical or mental condition or treatment or service that is specifically excluded in the Policy as a Part of the Schedule under Special Conditions.</li> <li>8) Birth control procedures and hormone replacement therapy.</li> <li>9) Any treatment/ surgery for change of sex or any cosmetic surgery or treatment/ surgery/ complications/ illness arising as a consequence thereof.</li> </ol> <p>Exclusions applicable for Accident Protection Cover:</p> <ol style="list-style-type: none"> <li>1) Payment under more than one of the categories specified (Death or Permanent Disablement) in the Benefit Payable in respect of the Insured.</li> <li>2) Payment of compensation in respect of Insured Event which occurs whilst the Insured is operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft, or Scheduled Airlines or is engaging in aviation or ballooning, or whilst the Insured is mounting into, or dismounting from or traveling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.</li> <li>3) Payment of compensation in respect of death, injury or disablement of Insured resulting:                     <ol style="list-style-type: none"> <li>(a) from engaging in or participation in adventure sports including but not limited to winter sports, skydiving/ parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters, participation in any Professional Sports, any bodily contact sport or any other hazardous or potentially dangerous sport for which the Insured is untrained, unless specifically covered under the Policy; (b) directly or indirectly caused by venereal disease or insanity.</li> <li>4) Payment of compensation in respect of death or Permanent Disablement arising from or resulting directly or indirectly from any Illness to any Insured, except where such condition arises directly as a consequence of any Accidental Injury during the Policy Period.</li> <li>5) No sum shall be payable under this Section for any injury/ disablement/ death directly or indirectly arising out of or contributed to any Pre-Existing Disease.</li> </ol> </li> </ol>	<p>Cover A Section 1: (C) Specific Exclusion Applicable to Section 1;</p> <p>Cover A Section 2 : (C) Specific Exclusion Applicable to Section 2;</p> <p>Cover A Section 3: (C) Specific Exclusion Applicable to Section 3;</p> <p>Cover B Section 4: (B) Specific Exclusion Applicable to Section 4;</p> <p>Cover B Section 5: (B) Specific Exclusion Applicable to Section 5</p> <p>General Exclusions Applicable to this Policy.</p>

## Exclusions applicable for EMI Payment Cover:

- 1) The Company shall not be liable to make any payment under this Section in the event of termination from employment of the Insured being attributed to any dishonesty or fraud or poor performance on the part of the Insured or his willful violation of any rules of the employer or laws for the time being in force or any disciplinary action against the Insured by the employer.
- 2) The Company shall not be liable to make any payment under this Policy in connection with or in respect of:
  - a) Self employed persons;
  - b) Any claim relating to unemployment from a job which is casual, temporary, seasonal or contractual in nature or any claim relating to an employee not on the direct rolls of the employer;
  - c) Any voluntary unemployment;
  - d) Unemployment at the time of inception of the Policy Period or arising within the first ninety (90) days of inception of the Policy Period. This exclusion shall not apply to an Insured for whom coverage has been renewed without break for subsequent years.
- 3) Any unemployment from a job under which no salary or any remuneration is provided to the Insured.
- 4) Any suspension from employment on account of any pending enquiry being conducted by the employer/ Public Authority.
- 5) Any unemployment due to resignation, retirement whether voluntary or otherwise.
- 6) Any unemployment due to non-confirmation of employment after or during such period under which the Insured was under probation.

## Exclusions applicable for Fire and Allied Perils Cover :

- 1) Loss, destruction or damage caused to the insured property by pollution or contamination excluding:
  - a) Pollution or contamination which itself results from a peril hereby insured against.
  - b) Any peril hereby insured against which itself results from pollution or contamination.
- 2) Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs. 10000, goods held in trust or on commission, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer system records, explosives unless otherwise expressly stated in the Policy.
- 3) Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.
- 4) Loss, destruction or damage to any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion will apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.
- 5) Expenses necessarily incurred on:
  - a) Architects, Surveyors and Consulting Engineer's Fees and
  - b) Debris Removal
 by the Insured following a loss, destruction or damage to the property insured by an insured peril in excess of 3% and 1% of the claim amount respectively.
- 6) Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
- 7) Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operations caused by the operation of any of the perils covered.
- 8) Loss by theft during or after the occurrence of any insured peril except as provided under riot, strike and malicious damage cover.
- 9) Loss or damage to property insured if removed to any building or place other than in which it is herein stated to be insured.
- 10) Loss of or damage to livestock, motor vehicles and pedal cycles.
- 11) Loss or damage to the property insured if it was under the course of construction, unless otherwise expressly stated in the Policy.

## Exclusions applicable for Burglary and Robbery Cover:

- 1) Any loss or damage where the Insured or any member of the Insured's family is or is alleged to be concerned or implicated.
- 2) Loss of or damage to livestock, motor vehicles and pedal cycles.
- 3) Loss of or damage to Valuables, unless otherwise expressly stated in the Policy.
- 4) Jewellery from any safe following the use of a key to gain access to the Safe or any duplicate thereof belonging to the Insured, unless such key has been obtained by Burglary and/or Robbery.
- 5) Loss or damage to the property insured if it was under the course of construction, unless otherwise expressly stated in the Policy.

		<p>General Exclusion:</p> <p>1) Acts of Terrorism: This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.</p> <p>For the purpose of this exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.</p> <p>This exclusion also includes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.</p> <p>In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.</p> <p>However, this exclusion will not be applicable to Section 2 (Accident Protection Cover) of this Policy.</p> <p>2) War, war-like operations, act of foreign enemy, invasion of Indian territory or any part thereof, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power, or loot or pillage in connection with the foregoing, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage or contingency or cost or expenses of whatsoever nature are not directly or indirectly caused by, resulting from or in connection with any war, war-like operations, act of foreign enemy, invasion of Indian territory or any part thereof, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power, or loot or pillage in connection with the foregoing, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority.</p> <p>In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.</p> <p>3) Directly or indirectly caused by or contributed to by or arising from ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.</p> <p>4) Directly or indirectly caused by or contributed to by or arising from nuclear weapon materials.</p> <p>5) Arising or resulting from the Insured committing any breach of the law with criminal intent.</p> <p>6) Any loss or damage resulting from deliberate or intentional acts of the insured</p> <p>7) Directly or indirectly caused by or contributed to by or arising out of usage, consumption or abuse of alcohol and/or drugs. However, this exclusion will not apply if the insured's inebriated condition has not contributed to the cause of accident or the Insured in inebriated condition had a mere presence at the site of accident without contributing to the cause of accident.</p> <p>8) Arising out of or as a result of any act of self-destruction or self inflicted injury, attempted suicide or suicide.</p> <p>9) Any sexually transmitted diseases. Acquired Immune Deficiency Syndrome (AIDS), AIDS related Complex Syndrome (ARCS) and all diseases caused by and/or related to the HIV.</p> <p>10) Any consequential or indirect loss or expenses arising out of or related to any Insured Event.</p> <p>11) Arising out of or resulting directly or indirectly due to or as a consequence of pregnancy or treatment traceable to pregnancy and childbirth, abortion and its consequences, tests and treatment relating to infertility and invitro fertilization.</p> <p>12) Arising out of or resulting directly or indirectly while serving in any branch of the Military or Armed Forces of any country during war or warlike operations.</p>	
4	<b>Waiting Periods</b>	Initial Waiting Period: 90 days under CI Cover and EMI payment Cover (Not applicable on renewal or for Accident Protection Cover)	<b>Cover A: Section 1C and 3C</b>
5	<b>Survival Period</b>	0 days	<b>Point no.3 under Key Features of Prospectus</b>
6	<b>Payout Basis</b>	The claims under Critical Illness Cover and Accident Protection Cover will be settled on benefit payment basis. The claims under EMI Payment Cover, Fire & Allied Perils Cover and Burglary & Robbery Cover will be settled on indemnity basis.	<b>Section 1, Section 2, Section 3, Section 4 and Section 5</b>
7	<b>Cost Sharing</b>	For Burglary and Robbery Cover (Optional Cover): 5% of the claim amount subject to a minimum of Rs.5000 for each and every claim.	<b>Section 5</b>

8	<b>Renewal Conditions</b>	<ol style="list-style-type: none"> <li>Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or moral hazard.</li> <li>The policy shall not be renewed if the Insured Person or any one acting on behalf of an Insured Person has acted in an improper, dishonest or fraudulent manner or any misrepresentation under or in relation to this policy or renewal of the Policy poses a moral hazard.</li> <li>In case of our own renewal, a grace period of 30 days is permissible and the Policy will be considered as continuous for the purpose of 90 days waiting period. However, any treatment availed for an Illness or Accident sustained or contracted during the break period will not be admissible under the Policy &amp; will be treated as Pre-existing Disease</li> </ol>	<b>General Conditions: Clause 14</b>
9	<b>Renewal benefits</b>	Renewal Benefits will remain same as per the expiring policy.	<b>General Condition 14</b>
10.	<b>Special Conditions</b>	<p>In case of any claim being admissible and payable up to the full Sum Insured for Section 1 (Critical Illness Cover) or Section 2 (Accident Protection Cover), the coverage under Section 1 (Critical Illness Cover) and Section 2 (Accident Protection Cover) and Section 3 (EMI Payment Cover) of the Policy will cease to exist for the particular Insured.</p> <p>In case where only partial Sum Insured is paid under Section 2 (Accident Protection Cover) or Section 3 (EMI Payment Cover) of this Policy, then the Policy will still exist on the balance Sum Insured for Section 1 (Critical Illness Cover) and Section 2 (Accident Protection Cover) and Section 3 (EMI Payment Cover).</p> <p>In case of any claim being admissible and payable upto the full Sum Insured for Fire &amp; Allied perils (Building &amp; Contents) and Burglary (Contents including jewellery), then coverage under these sections of the policy will cease for these sections. However, in case only partial Sum Insured is paid under these sections of this policy, then the policy will still exist on the balance Sum Insured for these covers during the policy period.</p>	<b>Section 1B, Section 2B, General Condition Point 26 (C), (d)</b>
11.	<b>Policy Cancellation</b>	<ol style="list-style-type: none"> <li>Insured may cancel this policy by giving the Company 15 days written notice and if no claim has been made, then company shall refund premium on a short period basis.</li> <li>Company may cancel this policy by giving Insured 15 days written notice and the company shall refund a pro-rata premium for the unexpired policy period. Under normal circumstances, policy will not be cancelled except on grounds of misrepresentation, fraud, non-disclosure of material facts of non-cooperation of the Insured.</li> </ol>	<b>General Conditions: Clause 21</b>