COMPREHENSIVE CARE PLAN

CUSTOMER INFORMATION SHEET
(Description is illustrative and not exhaustive)

Sl No	Title	Description	Policy Clause Number
1	**Product Name**	**Comprehensive Care Plan**	
2	What am I covered for	Cover A (Mandatory) 1. Critical Illness Cover, 2. Accident Protection Cover 3. EMI Payment Cover	Section C.A
		Cover B (Optional) 4. Fire & Allied Perils Cover 5. Burglary & Robbery Cover	Section C.B
3	What are the major exclusions in the policy	Please refer the Policy Wordings for detailed exclusion list	Section D
4	Waiting Period	Initial Waiting Period: 90 days under CI Cover and EMI payment Cover	Section D-2.I & D-4.I
5	Payout Basis	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.	Section C
6	Cost Sharing	For Burglary and Robbery Cover (Optional Cover): 5% of the claim amount subject to a minimum of Rs.5000 for each and every claim.	Section C.B-5
7	Renewal Conditions	Renewal of Policy : Grace period of 30 days for renewing the policy is provided	Section E10
8	Renewal Benefits	Renewal Benefits will remain same as per the expiring policy	
9	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E12
10	Claims	For details pertaining to claim procedure please refer the policy wordings	Section E30
11	Grievance Redressal Procedure	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Section E13
12	Insured's Rights	Free Look Period	Section E11
		Claim settlement	Section E4
		Other conditions and Portability	Section E29
13	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 E1

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.