

CRITICAL ILLNESS

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

SI No	Title	Description	Policy Clause Number
1	Product Name	Critical Illness	
2	What am I covered for?	Critical Illness insurance is a benefit policy which covers the 10 Critical Illnesses. A lump sum amount would be paid on diagnosis of one of the listed critical illness subject to the policy terms and conditions: Critical Illnesses covered under the policy: 1. First Heart Attack (Myocardial Infarction) 2. Open Chest CABG (Coronary Artery Disease Requiring Surgery) 3. Stroke Resulting in Permanent Symptoms 4. Cancer of Specified Severity 5. Kidney Failure Requiring Regular Dialysis 6. Major Organ Transplantation 7. Multiple Sclerosis with Persisting Symptoms 8. Surgery of Aorta 9. Primary Pulmonary Arterial Hypertension 10. Permanent Paralysis of Limbs	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	Any Critical Illness diagnosed within the first 90 days of the date of commencement of the Policy is excluded.	Section D
5	Payment Basis	The claim payment under this policy will be on benefit basis.	Section C
6	Renewal Conditions	Renewal of Policy : Grace period of 30 days for renewing the policy is provided	Section E16
7	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E9
8	Claims	Reimbursement Claims Procedure	Section E23
9	Grievance Redressal Procedure	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Section E12
10	Insured's Rights	Free Look	Section E8
		Migration	Section E11
		Portability	Section E10
		Sum Insured Enhancement	Section E17
		Payment of Claims	Section E14
11	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.			