

**CRITICAL ILLNESS INSURANCE CUSTOMER INFORMATION SHEET**

Description is illustrative and not exhaustive

Sr no.	TITLE	DESCRIPTION	REFER TO POLICY CLAUSE NUMBER
1	Product Name	Critical Illness Insurance	
2	What am I covered for?	<p>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:</p> <ol style="list-style-type: none"> <li>1. First Heart Attack (Myocardial Infarction)</li> <li>2. Open Chest CABG (Coronary Artery Disease Requiring Surgery)</li> <li>3. Stroke Resulting in Permanent Symptoms</li> <li>4. Cancer of Specified Severity</li> <li>5. Kidney Failure Requiring Regular Dialysis</li> <li>6. Major Organ Transplantation</li> <li>7. Multiple Sclerosis with Persisting Symptoms</li> <li>8. Surgery of Aorta</li> <li>9. Primary Pulmonary Arterial Hypertension</li> <li>10. Permanent Paralysis of Limbs</li> </ol>	Section C
3	What are the major exclusions in the policy	1. Any Critical Illness for which care, treatment, or advice was recommended by or received from a Physician, or which first manifested itself or was contracted before the start of the Policy Period, or for which a claim has or could have been made under any earlier policy.	Section D
		2. Any sexually transmitted diseases or any condition directly or indirectly caused by or associated with Human T-Cell Lymphotropic Virus type III (HIV) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as AIDS.	Section D
		3. Treatment arising from or traceable to pregnancy, childbirth postpartum complications including but not limited to caesarian section, birth defects and congenital anomalies.	Section D
		4. Occupational diseases.	Section D.
		5. War, whether war be declared or not, invasion, act of foreign enemy, hostilities, civil war, insurrection, terrorism or terrorist acts or activities, rebellion, revolution, mutiny, military or usurped power, riot, strike, lockout, military or popular uprising, civil commotion, martial law or loot, sack or pillage in connection therewith, confiscation or destruction by any government or public authority or any act or condition incidental to any of the above.	Section D.
		6. Naval or military operations of the armed forces or airforce and participation in operations requiring the use of arms or which are ordered by military authorities for combating terrorists, rebels and the like.	Section D.
		7. Any natural peril (including but not limited to storm, tempest, avalanche, earthquake, volcanic eruptions, hurricane, or any other kind of natural hazard).	Section D.
		8. Radioactive contamination.	Section D.
		9. Consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill or any legal liability of any kind whatsoever.	Section D.
		10. Intentional self-injury and/or the use or misuse of intoxicating drugs and/or alcohol.	Section D.
4	Waiting periods	Any Critical Illness diagnosed within the first 90 days of the date of commencement of the Policy is excluded.	Section D.
5	Payout basis	The claim payment under this policy will be on benefit basis.	NA
6	Renewal Conditions	<ol style="list-style-type: none"> <li>a. Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or moral hazard or Upon the occurrence of an event of Critical Illness</li> <li>b. Upon the occurrence of an event of Critical Illness and (subject to the terms, conditions and exclusions of this Policy) without prejudice to the Company's obligation to make payment, this Policy shall immediately cease to exist with reference to that Insured</li> <li>c. For renewals of age 61 years &amp; above the maximum Sum Insured would be Rs5,00,000/- or expiring Sum Insured which ever is lower)</li> <li>d. 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 waiting period. Any medical expenses incurred as a result of disease condition/ Accident contracted during the break period will not be admissible under the policy.</li> <li>e. For renewals received after completion of 30 days grace period, a fresh application of health insurance should be submitted to Us, it would be processed as per a new business proposal</li> </ol>	Section E

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7	Insured's rights	<p>a. Free Look period of 15 days from the date of receipt of the policy shall be applicable at the inception</p> <p>b. Lifelong renewability (except on certain specific grounds)</p> <p>c. Right to migrate from one product to another product of the company</p> <p>d. Right to port from one company to another company</p> <p>e. Change in SI during the policy term or at the time of renewal</p> <p>f. In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate</p>	Section E																																																																				
8	Cancellation	<p>The policyholder may cancel this policy by giving 15days' written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below.</p> <p>Cancellation grid for premium received on annual basis or full premium received at policy inception are as under</p> <table border="1"> <thead> <tr> <th rowspan="2">Period in Risk</th> <th colspan="3">Premium Refund</th> </tr> <tr> <th>Policy Period 1 Year</th> <th>Policy Period 2 Year</th> <th>Policy Period 3 Year</th> </tr> </thead> <tbody> <tr> <td>Within 15 Days</td> <td colspan="3">As per Free look period Condition</td> </tr> <tr> <td>Exceeding 15 days but less than 1 months</td> <td>75%</td> <td>75%</td> <td>80%</td> </tr> <tr> <td>Exceeding 1 month but less than 3 months</td> <td>50%</td> <td>75%</td> <td>80%</td> </tr> <tr> <td>Exceeding 3 months but less than 6 months</td> <td>25%</td> <td>65%</td> <td>75%</td> </tr> <tr> <td>Exceeding 6 months but less than 12 months</td> <td>0%</td> <td>45%</td> <td>60%</td> </tr> <tr> <td>Exceeding 12 months but less than 15 months</td> <td>0%</td> <td>30%</td> <td>50%</td> </tr> <tr> <td>Exceeding 15 months but less than 18 months</td> <td>0%</td> <td>20%</td> <td>45%</td> </tr> <tr> <td>Exceeding 18 months but less than 24 months</td> <td>0%</td> <td>0%</td> <td>30%</td> </tr> <tr> <td>Exceeding 24 months but less than 27 months</td> <td>0%</td> <td>0%</td> <td>20%</td> </tr> <tr> <td>Exceeding 27 months but less than 30 months</td> <td>0%</td> <td>0%</td> <td>15%</td> </tr> <tr> <td>Exceeding 30 months but less than 36 months</td> <td>0%</td> <td>0%</td> <td>0%</td> </tr> </tbody> </table> <p>Cancellation grid for premium received on instalment basis and refund is as under The premium will be refunded as per the below table:</p> <table border="1"> <thead> <tr> <th rowspan="2">Period in Risk (from latest instalment date)</th> <th>Premium Refund</th> <th>Premium Refund</th> <th>Premium Refund</th> </tr> <tr> <th>% of Monthly Premium</th> <th>% of quarterly Premium</th> <th>% of Half Yearly Premium</th> </tr> </thead> <tbody> <tr> <td>Within 15 days from 1st Installment date</td> <td colspan="3">As per Free Look Period Condition</td> </tr> <tr> <td>Exceeding 15 days but less than or equal to 3 months</td> <td colspan="2" rowspan="2">No Refund</td> <td>30%</td> </tr> <tr> <td>Exceeding 3 months but less than or equal to 6 months</td> <td>0%</td> </tr> </tbody> </table> <p>Note: The first slab of Number of days "within 15 days" in above table is applicable only in case of new business. In case of renewal policies, period is risk "Exceeding 15 days but less than 3 months" should be read as "within 3 months".</p> <p>Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.</p> <p>ii.The Company may cancel the policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by the insured person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.</p>	Period in Risk	Premium Refund			Policy Period 1 Year	Policy Period 2 Year	Policy Period 3 Year	Within 15 Days	As per Free look period Condition			Exceeding 15 days but less than 1 months	75%	75%	80%	Exceeding 1 month but less than 3 months	50%	75%	80%	Exceeding 3 months but less than 6 months	25%	65%	75%	Exceeding 6 months but less than 12 months	0%	45%	60%	Exceeding 12 months but less than 15 months	0%	30%	50%	Exceeding 15 months but less than 18 months	0%	20%	45%	Exceeding 18 months but less than 24 months	0%	0%	30%	Exceeding 24 months but less than 27 months	0%	0%	20%	Exceeding 27 months but less than 30 months	0%	0%	15%	Exceeding 30 months but less than 36 months	0%	0%	0%	Period in Risk (from latest instalment date)	Premium Refund	Premium Refund	Premium Refund	% of Monthly Premium	% of quarterly Premium	% of Half Yearly Premium	Within 15 days from 1st Installment date	As per Free Look Period Condition			Exceeding 15 days but less than or equal to 3 months	No Refund		30%	Exceeding 3 months but less than or equal to 6 months	0%	Section E
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9	Claims	Reimbursement of Claim: For reimbursement of claims the insured person may submit the necessary documents to Company within the prescribed time limit as specified in the Policy wordings	Section E																																																																				
10	Policy Servicing, Grievances/ Complaints	<p>a. If Insured person is not satisfied with the redressal of grievance through one of the methods, insured person may contact the grievance officer at ggro@bajajallianz.co.in For updated details of grievance officer, <a href="https://www.bajajallianz.com/about-us/customer-service.html">https://www.bajajallianz.com/about-us/customer-service.html</a></p> <p>b. IRDAI Integrated Grievance Management System - <a href="https://igms.irda.gov.in/">https://igms.irda.gov.in/</a></p> <p>c. Insurance Ombudsman - The contact details of the Insurance Ombudsman offices have been provided in Policy document.</p>	Section E																																																																				

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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 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 KFD and the policy document the terms and conditions mentioned in the policy document shall prevail.			