

Extra Care Plus

CUSTOMER INFORMATION SHEET
 (Description is illustrative and not exhaustive)

SI No	Title	Description	Policy Clause Number
1	Product Name	Extra Care Plus	
2	What am I covered for	1. Medical Expenses	Section C-I.1
		a) In patient Hospitalisation expenses	
		b) Pre-hospitalization expenses	
		c) Post-hospitalization expenses	
		d) Day care treatment	
		e) Modern Treatment Methods and Advancement in Technologies	Section C-I.2
		2. Maternity Expenses	Section C-I.3
		3. Ambulance Expenses	Section C-I.4
		4. Organ Donor Expenses	Section C-I.5
5. Free Medical Check-up	Section C-II		
	Optional Cover		
	1. Air Ambulance Cover		
3	What are the major exclusions in the policy	Please refer the Policy Wordings for detailed exclusion list	Standard Exclusions Section D- II and Specific Exclusion D-IV
4	Waiting Period	Pre-existing diseases: 12 months	Standard Exclusions Section D-I.
		Specific waiting period: 12 months	
		Initial Waiting Period: 30 days	
		Maternity waiting Period: 12 months	Specific Exclusions Section D-III
5	Payment basis	All payouts are Indemnity payment basis.	Section C
6	Cost sharing	Aggregate Deductible of Rs.2lacs/ 3lacs/ 5lacs and 10 lacs as per sum insured	
7	Renewal Conditions	Renewal of Policy : Grace period of 30 days for renewing the policy is provided	Section E8
8	Renewal Benefits	Free Medical Check-up	Section C5
9	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E12
10	Claims	For Cashless Claims Procedure	Section E30
		For Reimbursement Claims Procedure	
11	Grievance Redressal Procedure	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Section E17
12	Insured's Rights	Lifelong renewability (except on certain specific grounds)	Section E8
		Migration	Section E10
		Free Look Period	Section E13
		Portability	Section E15
		Sum Insured Enhancement	Section E21
		Claim Settlement.	Section E30
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.			

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Benefit Illustration in respect of Policies offered on Floater basis

Age of the members to be insured	Coverage opted on Individual Basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under as single policy (Sum Insured is available for each member of the family)				Coverage opted on floater basis with overall Sum Insured (Only one sum insured is available for the entire family)			
	Premium	Sum Insured/ Deductible	Premium	Discount	Premium after discount	Sum Insured/ Deductible	Premium or consolidated premium for all members of family	Floater discount if any	Premium after discount	Sum Insured/ Deductible
55	NA	NA	NA	NA	NA	NA	7,525	NA	1,000,000/ 500,000	
50	NA	NA	NA	NA	NA					
20	NA	NA	NA	NA	NA					
18	NA	NA	NA	NA	NA					
NA		NA				Total premium when policy is opted on floater basis is Rs 7,525 (No discount applicable)				
NA		NA				Sum Insured/Deductible of Rs 1,000,000/500,000 is available for the entire family				
<p>Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.</p>										