

Extra Care

CUSTOMER INFORMATION SHEET
 (Description is illustrative and not exhaustive)

SI No	Title	Description	Policy Clause Number
1	Product Name	Extra Care	
2	What am I covered for	1. Medical Expenses	Section C 1
		a) Hospitalisation expenses	
		b) Pre-hospitalization expenses	
		c) Post-hospitalization expenses	
		2. Ambulance Expenses	Section C 2
		3. Modern Treatment Methods and Advancement in Technologies	Section C 3
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
4	Waiting Period	Pre-existing diseases: 48 months	Standard Exclusions Section D- I.
		Specific waiting period: 48 months	
		Initial Waiting Period: 30 days	
5	Payment Basis	Inpatient Hospitalisation benefit on indemnity payment basis.	Section C
6	Cost sharing	Deductible amount stated in the schedule shall be borne by the insured in respect of each and every hospitalization claim incurred in the policy period.	Section C 1
7	Renewal Conditions	Renewal of Policy : Grace period of 30 days for renewing the policy is provided	Section E9
8	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E 13
9	Claims	For Cashless Claims Procedure	Section E 27
		For Reimbursement Claims Procedure	
10	Policy Servicing/ Grievances/ Complaints	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Section E 17
11	Insured's Rights	Free Look Period	Section E 16
		Lifelong renew ability (except on certain specific grounds)	Section E 9
		Portability	Section E 29
		Migration	Section E 11
		Sum Insured Enhancement	Section E 22
		Claim Settlement	Section E 27
12	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 1

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	6,975	NA	1,000,000 / 300,000	
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 6,975 (No discount Applicable)				
NA		NA				Sum Insured/Deductible of Rs 1,000,000/300,000 is available for the entire family				
<p>Note: Premium rates specified in the above illustrations shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.</p>										