

FAMILY HEALTH CARE (GOLD)

CUSTOMER INFORMATION SHEET (Description is illustrative and not exhaustive)

SI No	Title	Description	Policy Clause Number
1	Product Name	Family Health Care (Gold)	
2	What am I covered for?	1. In-patient Hospitalisation Treatment	Section C
		2. Pre- Hospitalisation Expenses	
		3. Post-Hospitalisation	
		4. Road Ambulance	
		5. Day Care Procedures	
		6. Organ Donor Expenses	
		7. Sum Insured Reinstatement Benefit	
		8. Hospital Cash Benefit	
		9. Preventive Health Check Up	
		10. Ayurvedic / Homeopathic Hospitalisation Expenses	
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: 36 months	Standard Exclusions Section D- I.
		Specific Disease Waiting Period: 24 months	
		Specific Procedures Waiting Period : 36 months	
		Initial Waiting Period: 30 days	
5	Payment Basis	Indemnity Basis: <ul style="list-style-type: none"> • In-patient Hospitalisation Treatment • Pre-Hospitalisation • Post-Hospitalisation • Road Ambulance • Day Care Procedures • Organ Donor Expenses • Sum Insured Reinstatement Benefit • Preventive Health Check Up • Ayurvedic / Homeopathic Hospitalisation Expenses Benefit Basis: <ul style="list-style-type: none"> • Hospital Cash Benefit 	Section C
6	Cost Sharing	Ayurvedic / Homeopathic Hospitalisation Expenses	Section C9
		Cataract Treatment	Section E21
		Mental Illness	
		Modern Treatment Methods and Advancement in Technologies	
7	Renewal Conditions	Renewal of Policy : Grace period of 30 days for renewing the policy is provided	Section E10
8	Renewal Benefits	Preventive Health Check Up	Section C8
		Cumulative Bonus	Section E22
11	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E11
12	Claims	For Cashless Claims Procedure	Section E29
		For Reimbursement Claims Procedure	
13	Grievance Redressal Procedure	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Section E17
14	Insured's Rights	Free Look Period	Section E8
		Migration	Section E14
		Portability	Section E12
		Sum Insured Enhancement	Section E24
14	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.