

**FAMILY HEALTH CARE (SILVER)**

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

SI No	Title	Description	Policy Clause Number
1	Product Name	Family Health Care (Silver)	
2	What am I covered for?	1. In-patient Hospitalisation Treatment 2. Pre- Hospitalisation Expenses 3. Post-Hospitalisation 4. Road Ambulance 5. Day Care Procedures 6. Organ Donor Expenses 7. Hospital Cash Benefit 8. Preventive Health Check Up 9. Ayurvedic / Homeopathic Hospitalisation Expenses	Section C
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 Specific Disease Waiting Period: 24 months Specific Procedures Waiting Period : 36 months Initial Waiting Period: 30 days	Standard Exclusions Section D- I.
5	Payment Basis	<b>Indemnity Basis:</b> <ul style="list-style-type: none"> <li>In-patient Hospitalisation Treatment</li> <li>Pre-Hospitalisation</li> <li>Post-Hospitalisation</li> <li>Road Ambulance</li> <li>Day Care Procedures</li> <li>Organ Donor Expenses</li> <li>Preventive Health Check Up</li> <li>Ayurvedic / Homeopathic Hospitalisation Expenses</li> </ul> <b>Benefit Basis:</b> <ul style="list-style-type: none"> <li>Hospital Cash Benefit</li> </ul>	Section C
6	Cost sharing	Room rent restricted to 1% of sum insured or max up to Rs. 3000/day Ayurvedic / Homeopathic Hospitalisation Expenses Cataract Treatment Mental Illness Modern Treatment Methods and Advancement in Technologies	Section C1 Section C9 Section E21
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 Cumulative Bonus	Section C8 Section E22
11	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E11
12	Claims	For Cashless Claims Procedure For Reimbursement Claims Procedure	Section E29
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 Migration Portability Sum Insured Enhancement	Section E7 Section E14 Section E12 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.