

Global Personal Guard Policy (Individual)

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

SI No	Title	Description	Policy Clause Number
1	Product Name	Global Personal Guard Policy (Individual)	
2	What am I covered for	<p>BASE COVER: Section I: Death Section II: Permanent Total Disability Section III: Permanent Partial Disability</p> <p>OPTIONAL COVERS: Optional Cover I: Accidental Hospitalization Expenses Optional Cover II: Adventure Sports Benefit Optional Cover III: Air Ambulance Cover Optional Cover IV: Children Education Benefit Optional Cover V: Coma Due to Accidental Bodily Injury Optional Cover VI: EMI Payment Cover Optional Cover VII: Fracture Care Optional Cover VIII: Hospital Cash Benefit Optional Cover IX: Loan Protector Cover Optional Cover X: Loss of Income due to Disability from Accident Optional Cover XI: Road Ambulance Cover Optional Cover XII: Travel Expenses Benefit</p>	Section C
3	What are the major exclusions in the policy	Please refer the Policy Wordings for detailed exclusion list	Standard Exclusions Section D- I, II and III Specific Exclusion D-I,II,III,IV and V
4	Payment Basis	<p>Base Covers: Section I: Death – Benefit Basis Section II: Permanent Total Disability – Benefit Basis Section III: Permanent Partial Disability – Benefit Basis</p> <p>Optional Covers: Optional Cover I: Accidental Hospitalization Expenses – Indemnity Basis Optional Cover II: Adventure Sports Benefit – Benefit Basis Optional Cover III: Air Ambulance Cover – Indemnity Basis Optional Cover IV: Children Education Benefit – Benefit Basis Optional Cover V: Coma Due to Accidental Bodily Injury –Benefit Basis Optional Cover VI: EMI Payment Cover – Benefit Basis Optional Cover VII: Fracture Care – Benefit Basis Optional Cover VIII: Hospital Cash Benefit – Benefit Basis Optional Cover IX: Loan Protector Cover – Benefit Basis Optional Cover X: Loss of Income due to Disability from Accident –Benefit Basis Optional Cover XI: Road Ambulance Cover – Indemnity Basis Optional Cover XII: Travel Expenses Benefit – Indemnity Basis</p>	Section C
5	Renewal Conditions	Renewal of Policy : Grace period of 30 days for renewing the policy is provided	Section E15
6	Renewal benefits	Cumulative Bonus	Section E19
7	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E16
8	Claims	For Cashless Claims Procedure	Section E38
		For Reimbursement Claims Procedure	
9	Grievance Redressal Procedure	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Section E11
10	Insured's Rights	Free Look	Section E6
		Migration	Section E13
		Portability	Section E14
		Paying a Claim	Section E38
		Sum Insured Enhancement	Section E20
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 E1
<p>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.</p>			