

HEALTH CARE SUPREME

CUSTOMER INFORMATION SHEET
 (Description is illustrative and not exhaustive)

SI No	Title	Description	Policy Clause Number
1	Product Name	Health Care Supreme	
2	What am I covered for	PART I - MEDICAL EXPENSES SECTION	Section C – I
		1. Hospitalization Expenses	
		2. Pre-Hospitalization	
		3. Post-Hospitalization	
		4. Road Ambulance	
		5. Air Ambulance	
		6. Day Care Procedures	
		7. Out Patient Expenses	
		8. Organ Donor Expenses	
		9. Recovery benefit	
		10. Physiotherapy Expenses	
		11. Sum Insured Reinstatement Benefit	
		12. Ayurvedic & Homeopathic treatment Hospitalization Expenses	
		13. Maternity Expenses	
		14. New Born Baby Cover	
		15. Free Annual Preventive Health Check Up	
1. Ancillary Expenses Benefit			
2. Critical Illness Benefit			
3	What are the major exclusions in the policy	Please refer the Policy Wordings for detailed exclusion list	Section D - Standard Exclusions, Point C Section D -Specific Exclusions ,Point : A (II), B, C, D(II), E
4	Waiting Period	Pre-existing diseases: 24 months	Section D -Standard Exclusion ,Point A(I)
		Specific Disease Waiting Period: 12 months	
		Specific Procedure Waiting Period : 24 months	
		Initial Waiting Period: 30 days	Section D -Standard Exclusion ,Point A(I), B (I)
		Maternity waiting Period: 24 months	Section D –Specific Exclusion ,Point A(I)
		90 days waiting period applicable for Claims under Critical Illness Section and Physiotherapy Section for New policies - Not applicable for renewals	Section C, Part I ,10 Section D- Specific Exclusion ,Point D(I)
5	Payment Basis	The claim payout under the below headings should not exceed the Hospitalisation Sum Insured. • Hospitalization expenses • Pre-hospitalization • Post hospitalization • Road ambulance • Day Care expenses • Ayurvedic / Homeopathic Treatment Hospitalisation Expenses • Modern Treatment Separate Sum Insured has been Specified for the below mentioned sections • Air Ambulance • Out Patient Expenses • Organ Donor Expenses • Recovery benefit • Physiotherapy Expenses • Sum Insured Reinstatement Benefit • Maternity Expenses (and New Born Baby Cover).	Section C
9	Renewal Conditions	Renewal of Policy : Grace period of 30 days for renewing the policy is provided	Section E6

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10	Renewal Benefits	Preventive Health Check Up	Section C-I.15
11	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E15
12	Claims	For Cashless Claims Procedure	Section E28
		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	Section E12
		Migration	Section E8
		Portability	Section E9
		Sum Insured Enhancement	Section E20
15	Insured's Obligations	Claim Settlement	Section E 28
		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.			

Benefit Illustration in respect of Policies offered on Individual & Family 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	Premium	Discount	Premium after discount	Sum Insured	Premium or consolidated premium for all members of family	Floater discount if any	Premium after discount	Sum Insured
45	14,880	500,000	14,880	5%	14,136	500,000	29,775	NA	500,000	
40	12,090	500,000	12,090	5%	11,486	500,000				
21	9,495	500,000	9,495	5%	9,020	500,000				
18	7,160	500,000	7,160	5%	6,802	500,000				
Total Premium for all members of the family is Rs 43,625 when each member is covered separately (No discount applicable)			Total Premium for all members of the family is Rs 41,444 when they are covered under a single policy (Family Discount applicable)				Total premium when policy is opted on floater basis is Rs 29,775 (No discount applicable) .			
Sum Insured available for each individual is Rs 500,000			Sum Insured available for each family member is Rs 500,000				Sum Insured of Rs 500,000 is available for the entire family			
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.										