

HEALTH ENSURE

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

SI No	Title	Description	Policy Clause Number
1	Product Name	Health Ensure	
2	What am I covered for	1) In-patient Hospitalization Treatment	Section C1
		2) Pre-Hospitalization	Section C2
		3) Post-Hospitalization	Section C3
		4) Road Ambulance	Section C4
		5) Day Care Procedures	Section C5
		6) Organ Donor Expenses	Section C6
		7) Preventive Health Check Up	Section C7
		8) Ayurvedic / Homeopathic Hospitalisation Expenses	Section C8
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 Section D-II
4	Waiting Period	Pre-existing diseases: 24 months	Standard Exclusions Section D- I.
		Specific waiting period: 12 / 24 months	
		Joint Replacement, Surgery for vertebral column disorders (unless necessitated due to an accident), Surgery to correct deviated nasal septum, Hypertrophied turbinate etc. : 48 months	
		Initial Waiting Period: 30 days	
5	Payment Basis	All payouts are Indemnity payment basis	Section C
6	Cost sharing and sublimits	Cataract	Section E 22
		Mental Illness	
		Modern Treatment Methods and Advancement in Technologies	Section E 30
		Zone Co - Payment	Section C 1
7	Renewal Conditions	Renewal of Policy : Grace period of 30 days for renewing the policy is provided	Section E 9
8	Renewal Benefits	Preventive Health Check Up	Section C 7
		Cumulative Bonus	Section E 23
9	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E 10
10	Claims	For Cashless Claims Procedure	Section E 34
		For Reimbursement Claims Procedure	
11	Grievance Redressal Procedure	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Section E 17
12	Insured's Rights	Free Look	Section E 11
		Migration	Section E 14
		Portability	Section E 12
		Sum Insured Enhancement	Section E 27
		Turn Around Time (TAT) for issue of Pre Auth	Section E 34
		Claim settlement	Section E 5
13	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 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 (Zone A)	Sum Insured	Premium (Zone A)	Discount	Premium after discount	Sum Insured	Premium or consolidated premium for all members of family (Zone A)	Floater discount if any	Premium after discount	Sum Insured
45	6724	400,000	6724	NA	6724	400,000	13,150	NA	400,000	
40	5630	400,000	5630	NA	5630	400,000				
21	4108	400,000	4108	NA	4108	400,000				
18	3921	400,000	3921	NA	3921	400,000				
Total Premium (For Zone A) for all members of the family is Rs 20,383 when each member is covered separately (No discount applicable)			Total Premium (For Zone A) for all members of the family is Rs 20,383 when they are covered under a single policy (No discount applicable)				Total premium (For Zone A) when policy is opted on floater basis is Rs 13,150 (No discount applicable)			
Sum Insured available for each individual is Rs 400,000			Sum Insured available for each family member is Rs 400,000				Sum Insured of Rs 400,000 is available for the entire family			
<p>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.</p>										