

Health Guard (Group) – Gold Plan

CUSTOMER INFORMATION SHEET
 (Description is illustrative and not exhaustive)

SI No	Title	Description	Policy Clause Number
1	Product Name	Group Health Guard (Silver)	
2	What am I covered for	1) In-patient Hospitalization Treatment 2) Pre-Hospitalization 3) Post-Hospitalization 4) Road Ambulance 5) Day Care Procedures 6) Organ Donor Expenses 7) Convalescence Benefit 8) Daily Cash Benefit for Accompanying an Insured Child 9) Sum Insured Reinstatement Benefit 10) Preventive Health Check Up 11) Ayurvedic / Homeopathic Hospitalisation Expenses 12) Maternity Expenses 13) New Born Baby Cover 14) Bariatric Surgery Cover 15) Preventive and Wellness Benefits	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 Waiting Disease Period: 24 months Specific Procedures Waiting Period : 36 months Initial Waiting Period: 30 days Maternity Expenses : 72 months	Standard Exclusions Section D- I.
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 • Ayurvedic / Homeopathic Hospitalisation Expenses • Maternity Expenses • New Born Baby Cover • Bariatric Surgery Cover • Preventive Health Check Up • Preventive and Wellness Benefits Benefit Basis <ul style="list-style-type: none"> • Convalescence Benefit • Daily Cash Benefit for Accompanying an Insured Child 	Section C
6	Cost sharing	Cataract Treatment Mental Illness Modern Treatment Methods and Advancement in Technologies Co-Payment Bariatric Surgery	Section E20
7	Renewal Conditions	Renewal of Policy : Grace period of 30 days for renewing the policy is provided	Section E8
8	Renewal Benefits	Cumulative Bonus	Section E21
		Preventive Health Check Up	Section C10
9	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E9
10	Claims	For Cashless Claims Procedure	Section E31
		For Reimbursement Claims Procedure	
11	Grievance Redressal Procedure	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Section E16

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12	Insured's Rights	Free Look Period	Section E10
		Migration	Section E13
		Portability	Section E11
		Sum Insured Enhancement	Section E26
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 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..