

Health Guard (Group) – Silver 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) 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 Disease Waiting Period: 24 months Specific Procedures Waiting Period: 36 months Initial Waiting Period: 30 days | 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: • 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 | 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 Preventive Health Check Up | Section E21 Section C10 |
| 9 | Cancellation | For all clauses pertaining to cancellation please refer the policy wordings | Section E9 |
| 10 | Claims | For Cashless Claims Procedure For Reimbursement Claims Procedure | Section E31 |
| 11 | Grievance Redressal Procedure | Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices | Section E16 |
| 12 | Insured's Rights | Free Look Period Migration Portability Sum Insured Enhancement | Section E10 Section E13 Section E11 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. | | | |