

HEALTH GUARD

CUSTOMER INFORMATION SHEET
 (Description is illustrative and not exhaustive)

SI No	Title	Description	Policy Clause Number
1	Product Name	Health Guard	
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) Convalescence Benefit	Section C7
		8) Daily Cash Benefit for Accompanying an Insured Child	Section C8
		9) Sum Insured Reinstatement Benefit	Section C9
		10) Preventive Health Check Up	Section C10
		11) Bariatric Surgery Cover	Section C11
		12) Wellness Benefits	Section C12
		13) Ayurvedic / Homeopathic Hospitalization Expenses (Applicable for Gold and Platinum Plan only)	Section C13
		14) Maternity Expenses (Applicable for Gold and Platinum Plan only)	Section C14
		15) New Born Baby Cover (Applicable for Gold and Platinum Plan only)	Section C15
		16) Super Cumulative Bonus (Applicable for Platinum Plan only)	Section C16
		17) Recharge Benefit(Applicable for Platinum Plan only)	Section C17
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-II
4	Waiting Period	Pre-existing diseases: 36 months	Standard Exclusions Section D- I.
		Specific waiting period: 24 months	
		Joint Replacement, Surgery for prolapsed inter vertebral disc (unless necessitated due to an accident), Surgery to correct deviated nasal septum, Hypertrophied turbinate etc. : 36 months	
		Initial Waiting Period: 30 days	
		Maternity waiting Period: 72 months	Specific Exclusions Section D- I.
5	Payment basis	All payouts are Indemnity payment basis except Convalescence Benefit and Daily Cash Benefit for Accompanying an Insured Child which is paid as benefit.	Section C -1 to 17
6	Cost Sharing and Sub Limits	1) Voluntary co-payment	Section E 23
		2) Cataract Limit	
		3) Bariatric Surgery Limit	
		4) Maternity Limit	
		5) Mental Illness	
		6) Modern Treatment Methods and Advancement in Technologies	
7	Discounts	1) Family Discount	Section E 27
		2) Employee Discount	
		3) Online/Direct Business Discount	
		4) Co-pay Discount	
		5) Long Term Policy Discount	
		6) Room Rent capping discount	
		7) Wellness Discount	
		8) Zone Discount	

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8	Renewal Conditions	Renewal of Policy : Grace period of 30 days for renewing the policy is provided	Section E 10
9	Renewal Benefits	Preventive Health Check Up	Section C10
		Wellness Benefit Discount	Section C 12
10	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E 7
11	Claims	For Cashless Claims Procedure	Section E 33
		For Reimbursement Claims Procedure	
12	Grievance Redressal Procedure	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Section E 16
13	Insured's Rights	Free Look Period	Section E 15
		Portability	Section E 9
		Migration	Section E 8
		Sum Insured Enhancement	Section E 29
		Inclusion of members under the Policy	Section E 30
14	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.			

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 (for zone A)	Sum Insured	Premium (for zone A)	Discount	Premium after discount	Sum Insured	Premium or consolidated premium for all members of family (for Zone A)	Floater discount if any	Premium after discount	Sum Insured
45	10,900	300,000	10,900	15%	9,265	300,000	19,600	NA	300,000	
40	9,150	300,000	9,150	15%	7,778	300,000				
21	6,950	300,000	6,950	15%	5,908	300,000				
18	5,050	300,000	5,050	15%	4,293	300,000				
Total Premium (for Zone A) for all members of the family is Rs 32,050 , when each member is covered separately (no discount applicable).			Total Premium (for Zone A) for all members of the family is Rs 27,243 , when they are covered under a single policy. (Family Discount Applicable).				Total premium (for Zone A) when policy is opted on floater basis is Rs 19,600 (no discount applicable).			
Sum Insured available for each individual is Rs 300,000			Sum Insured available for each family member is Rs 300,000				Sum Insured of Rs 300,000 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.										

CUSTOMER INFORMATION SHEET
 (Description is illustrative and not exhaustive)
 UIN- BAJHLAP21577V012021

SI No	Title	Description	Policy Clause Number
1	Product Name	Waiver of Room Capping (Optional Cover Under Health Guard)	
2	What am I covered for	Waiver of Room Capping	Section C
3	Payment basis	All payouts are Indemnity payment basis	Section C
4	Cancellation	Cancellation of Optional Cover	Section E1
5	Renewal Conditions	Renewal of Optional Cover	Section E4
6	Grievance Redressal Procedure	Details Grievance redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Section E2
7	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	
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Please Note: All other terms and conditions of Base Policy shall mutatis mutandis apply to the Optional Cover.