

**HOSPITAL CASH DAILY ALLOWANCE**

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

SI No	Title	Description	Policy Clause Number
1	Product Name	Hospital Cash Daily Allowance	
2	What am I covered for	In the event of Accidental Bodily Injury or Illness first occurring or manifesting itself during the Policy Period and causing the Insured's or the Named Insured's Hospitalisation within the Policy Period, the Company will pay:  1. The Daily Allowance for each continuous and completed period of 24 hours of Hospitalisation necessitated solely by reason of the said Accidental Bodily Injury or Illness, or  2. Two times the Daily Allowance for each continuous and completed period of 24 hours required to be spent by the Insured or Named Insured in the Intensive Care Unit of a Hospital during any period of Hospitalisation necessitated solely by reason of the said Accidental Bodily Injury or Illness for a maximum period of 7 days for each hospitalisation.	Section C
3	What are the major exclusions in the policy	Please refer the Policy Wordings for detailed exclusion list	Section D.II
4	Waiting periods	Initial Waiting Period – 30 days  Specific Disease Waiting Period - 12 months	Section D.I
5	Payment Basis	The payout under this policy is on benefit basis	Section C
6	Renewal Conditions	Renewal of Policy : Grace period of 30 days for renewing the policy is provided	Section E7
7	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E16
8	Claims	Reimbursement Claims Procedure	Section E29
9	Grievance Redressal Procedure	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Section E17
10	Insured's Rights	Free look	Section E14
		Lifelong renewability (except on certain specific grounds)	Section E7
		Migration	Section E12
		Portability	Section E11
		Claim settlement	Section E29
11	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
<b>Legal Disclaimer Note:</b> 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.			