

## M-CARE

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

SI No	Title	Description	Policy Clause Number
1	Product Name	M- CARE	
2	What am I covered for	If the Insured is diagnosed as suffering from a Vector Borne disease listed below which first occurs or manifests itself during the Policy Period, the Company shall pay a lump sum Benefit 1. Dengue Fever 2. Malaria 3. Filariasis(Payable only once in a lifetime) 4. Kala Azar 5. Chikungunya 6. Japanese Encephalitis 7. Zika Virus	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 Period	1. Any of the listed vector borne disease diagnosed within the first 15 days of the date Of commencement of the Policy is excluded 2. 60 days waiting period from date of previous admission for the specific ailment for which a claim has been made already  For detailed information please refer the policy wordings	Section D- I
5	Payment Basis	Only Assured Benefit basis	Section C
6	Renewal Conditions	1. Renewal with Nil Claims 2. Renewal upon admission of a claim	Section E13 & Section E14
7	Renewal Benefits	Any of the listed vector borne disease diagnosed within the first 15 days of the date of commencement of the Policy is excluded. This exclusion shall not apply to an Insured for whom coverage has been renewed without a break, for subsequent years provided there are NIL claims in the previous policies.	Section D- I
8	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E8
9	Claims	For Cashless Claims Procedure For Reimbursement Claims Procedure	Section E19
10	Grievance Redressal Procedure	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Section E9
11	Insured's Rights	Free Look	section E6
		Migration	Section E7
		Portability	Section E17
		Payment of Claims	Section E19
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 E1
<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.			

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**Benefit Illustration in respect of Policies offered on 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	Sum Insured	Premium	Discount	Premium after discount	Sum Insured	Premium or consolidated premium for all members of family	Floater discount if any	Premium after discount	Sum Insured
45	NA	NA	NA	NA	NA	NA	480	NA	NA	15,000
40	NA	NA								15,000
20	NA	NA								15,000
18	NA	NA								15,000
NA			NA				Total premium when policy is opted on floater basis is <b>Rs 480 (No discount applicable)</b>			
NA			NA				Sum Insured of <b>Rs 30,000</b> is available for the entire family Only 2 claims will be payable in the above scenario			
<p><b>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.</b></p>										