

Personal Accident Insurance Policy

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

| SI No | Title | Description | Policy Clause Number |
|--|---|--|----------------------|
| 1 | Product Name | Personal Accident Insurance Policy | |
| 2 | What am I covered for? | 1. Death 2. Permanent Total Disability 3. Permanent Partial Disability 4. Temporary Total Disability 5. Additional Insurance a. Transportation b. Children's Education Benefit 6. Optional sections a. Hospital Confinement Allowance b. Medical Expenses Reimbursement | Section C |
| 3 | What are the major exclusions in the policy | Please refer the Policy Wordings for detailed exclusion list | Section D |
| 4 | Payment Basis | Payout under Death, Permanent Total Disability and Permanent Partial Disability and Temporary Total Disability, Transportation, Children Education Benefit, Hospital Confinement Allowance on Benefit basis, Payout under Medical Expenses Reimbursement on Indemnity basis | Section C |
| 5 | Renewal Conditions | Renewal of Policy : Grace period of 30 days for renewing the policy is provided | Section E5 |
| 6 | Renewal Benefits | Cumulative Bonus | Section E20 |
| 7 | Cancellation | For all clauses pertaining to cancellation please refer the policy wordings | Section E9 |
| 8 | Claims | Reimbursement of Claim: For reimbursement of claims the insured person may submit the necessary documents to Company within the prescribed time limit as specified in the Policy wordings | Section E30 |
| 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 E8 |
| | | Migration | Section E13 |
| | | Portability | Section E14 |
| | | Lifelong renewability (except on certain specific grounds) | Section E5 |
| | | Sum Insured Enhancement | Section E21 |
| | | Paying a claim | Section E30 |
| 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 |
| 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. | | | |