

PERSONAL CARE INSURANCE POLICY

CUSTOMER INFORMATION SHEET

UIN: IRDA/NL-HLT/BAGI/P-P/V.I/421/13-14

The information mentioned below is illustrative and not exhaustive. Information must be read in conjunction with the Product Brochure and Policy Document. In case of any conflict between the Customer Information Sheet and the Policy Document, the terms and conditions mentioned in the Policy Document shall prevail.

S. no.	TITLE	DESCRIPTION	REFER TO
1	Product Name	Personal Care Insurance Policy	
2	What am I covered for:	Section I: Personal Accident Care a. Death b. Permanent Total Disability c. Permanent Partial Disability d. Temporary Total Disability e. Additional Insurance – Transportation & Children's Education Benefit Section II: Payment Protection Care Section III: EMI Care Section IV: Medical Expenses Care	A. Cover
3	What are the major exclusions in the policy:	<p>The Company will not pay for any event that arises because of, is caused by, or can in any way be linked to any of the following.</p> <ol style="list-style-type: none"> 1. Accidental Bodily Injury that You meet with: <ol style="list-style-type: none"> a. Through suicide, attempted suicide or self inflicted injury. b. While under the influence of liquor or drugs. c. Arising or resulting from You committing any breach of law with criminal intent. d. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world. e. Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs. f. As a result of any curative treatments or interventions that You carry out or have carried out on Your body. g. Arising out of Your participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic. 2. Consequential losses of any kind or Your actual or alleged legal liability. 3. Any injury/disablement/death directly or indirectly arising out of or contributed to any Pre-Existing Condition. However, this exclusion shall cease to apply for Section IV (i.e. Medical Expenses Care) of this Policy if You have maintained a Personal Care Insurance Policy with Us for a continuous period of full 4 years without break from the date of Your first Personal Care Insurance Policy with Us. In case of enhancement of Sum Insured for Section IV (i.e. Medical Expenses Care) of this Policy, this exclusion shall apply afresh only to the extent of the amount by which the limit of indemnity has been increased if the Policy is a renewal of the 	C. General Exclusions Applicable to All Sections

		<p>Personal Care Insurance Policy without break in cover.</p> <ol style="list-style-type: none"> 4. Venereal or sexually transmitted diseases. 5. HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused. 6. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these. 7. War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority. 8. Nuclear energy, radiation. 											
4	Waiting Periods	NA											
5	Survival Period	NA											
6	Payout Basis	Benefit payment basis- Personal Accident Care & payment Protection Care Indemnity Basis – EMI Care & Medical Expenses Care	A. Cover										
7	Cost Sharing	NA											
8	Renewal Conditions	<ol style="list-style-type: none"> i. Under normal circumstances, renewal will not be refused except on the grounds of Your moral hazard, misrepresentation or fraud. ii. In case of Our own renewal, a grace period of 30 days is permissible and the Policy will be considered as continuous. However, any accident/ injury contracted during the break period will be not be admissible under the policy. 	D. General Condition Applicable to All Sections: Point no 7. Renewal and Cancellation										
9	Renewal benefits	Renewal Benefits will remain same as per the expiring policy.	D. General Condition Applicable to All Sections: Point no 7. Renewal and Cancellation										
10	Policy Cancellation	<ol style="list-style-type: none"> a. We may cancel this Policy at any time by giving at least 15 days written notice to You, and if no claim has been made then We shall refund a pro-rata premium for the unexpired Policy Period. Under normal circumstances, the Policy will not be cancelled except for reasons of mis-representation, fraud, non-disclosure of material facts or Your non-cooperation. b. You can cancel this Policy by giving Us 15 days notice, and if You exercise this right then premium will be refunded after retaining premium according to Our short rate scales as mentioned below. <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Policy Period Not Exceeding</th> <th>% of Annual Rate</th> </tr> </thead> <tbody> <tr> <td>1 month</td> <td>25</td> </tr> <tr> <td>3 month</td> <td>50</td> </tr> <tr> <td>6 month</td> <td>75</td> </tr> <tr> <td>12 month</td> <td>100</td> </tr> </tbody> </table> <p>However, if any claim has been made then no refund will be given when You cancel</p>	Policy Period Not Exceeding	% of Annual Rate	1 month	25	3 month	50	6 month	75	12 month	100	D. General Condition Applicable to All Sections: Point no 7. Renewal and Cancellation
Policy Period Not Exceeding	% of Annual Rate												
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