

Premium Personal Guard

CUSTOMER INFORMATION SHEET
 (Description is illustrative and not exhaustive)

SI No	Title	Description	Policy Clause Number
1	Product Name	Premium Personal Guard	
2	What am I covered for?	Part I - Standard Personal Accident coverage 1. Death 2. Permanent Total Disability 3. Permanent Partial Disability 4. Temporary Total Disability 5. Additional Insurance a) Transportation b) Children's Education Benefit	Section C – I
		Part II - Hospital Confinement Allowance	Section C – II
		Part III - Accidental Hospitalization Expenses	Section C – III
3	What are the major exclusions in the policy	Please refer the Policy Wordings for detailed exclusion list	Standard and Specific Exclusions 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 would be on Benefit basis Payout under Accidental Hospitalization Expenses on Indemnity basis	Section C
5	Renewal Conditions	Renewal of Policy : Grace period of 30 days for renewing the policy is provided	Section E19
6	Renewal Benefits	Cumulative Bonus	Section E20
7	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E13
8	Claims	For conditions pertaining to claims please refer the policy wordings	Section E29
13	Grievance Redressal Procedure	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Section E8
14	Insured's Rights	Free Look	Section E6
		Migration	Section E10
		Portability	Section E11
		Paying a claim	Section E29
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.			