

SANKAT MOCHAN

CUSTOMER INFORMATION SHEET
(Description is illustrative and not exhaustive)

SI No	Title	Description	Policy Clause Number
1	Product Name	SANKAT MOCHAN	
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. Children's Education Benefit 7. Accidental Hospitalisation Cover	Section C
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	1. The payout is on benefit basis for Death, Permanent Total Disability, Permanent Partial Disability, Temporary Total Disability, Hospital Confinement Allowance. 2. The payout is on Indemnity basis for Accidental Hospitalisation	Section C
5	Renewal Conditions	Renewal of Policy : Grace period of 30 days for renewing the policy is provided	Section E7
6	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E15
7	Claims	For conditions pertaining to cancellation please refer the policy wordings	Section E26
8	Grievance Redressal Procedure	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Section E16
14	Insured's Rights	Free Look Period	Section E10
		Migration	Section E11
		Portability	Section E12
		Paying a claim	Section E26
		Change of Plan / Sum Insured	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
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.			