

SILVER HEALTH

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

SI No	Title	Description	Policy Clause Number
1	Product Name	Silver Health	
2	What am I covered for	1. Medical Expenses a. Hospitalization expenses b. Pre Hospitalisation and Post Hospitalisation expenses 2. Ambulance Expenses 3. Medical Check-up 4. Modern Treatment Methods and Advancement in Technologies	Section C
3	What are the major exclusions in the policy	Please refer the Policy Wordings for detailed exclusion list	Standard Exclusion section D- II and Specific Exclusion Section D-II
4	Waiting Period	Pre-existing diseases: 12 months Specific waiting period: 12 months Joint replacement surgery: 48 months Initial Waiting Period: 30 days	Standard Exclusions Section D- I.
5	Payment Basis	Inpatient Hospitalisation benefit on indemnity payment basis	Section C
6	Cost sharing	For any one Pre-existing Illness covered under this Policy, after period of one Year, our liability will be restricted to 50% of the Limit of Indemnity. In case of admission in non-network hospital 20% Co-payment Applicable Cataract Treatment Mental Illness Modern Treatment Methods and Advancement in Technologies	Section E 20
7	Renewal Conditions	Renewal of Policy : Grace period of 30 days for renewing the policy is provided	Section E 8
8	Renewal Benefits	Medical Check-up Cumulative Bonus	Section C 3 Section E 22
9	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E 9
10	Claims	For Cashless Claims Procedure For Reimbursement Claims Procedure	Section E 28
11	Grievance Redressal Procedure	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Section E 16
12	Insured's Rights	Free look Period Migration Portability Sum Insured Enhancement Claim Settlement	Section E 11 Section E 12 Section E 13 Section E 24 Section E 28
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 E 1

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.