

Tax Gain

CUSTOMER INFORMATION SHEET
(Description is illustrative and not exhaustive)

SI No	Title	Description	Policy Clause Number
1	Product Name	Tax Gain	
2	What am I covered for	1. Hospitalization Medical Expenses 2. Out Patient Medical Expenses 3. Ambulance Expenses 4. Medical Check-up 5. Modern Treatment	Section C
3	What are the major exclusions in the policy	Please refer the Policy Wordings for detailed exclusion list	Standard Exclusions Section D- II and Specific Exclusion D
4	Waiting periods for hospitalization cover	Pre-existing Diseases: 48 months	Section D- I
		Specific Diseases waiting period: 24 months	
		Initial Waiting Period: 30 days	
		Joint Replacement surgery:48 months	
5	Payment basis	i. Inpatient Hospitalisation and Outpatient benefit on indemnity payment basis.	Section C
		ii. In respect of surgery for cataracts (after the expiry of the 2 year period, shall be restricted to 10% of the Sum Insured for each and every claim, subject to a minimum of Rs 12,000 and maximum of Rs 25,000/- for each of You and subject always to the Lifetime Limit of Indemnity.	Section E18
		iii. Modern Treatment Methods and Advancement in Technologies is covered upto 50% of Sum Insured	
6	Cost Sharing	For hospitalisation in a hospital other than a Network hospital co-payment of 10% of the claim payable will be applicable.(The waiver of co-payment is available on payment of additional premium)	Section E18
7	Renewal Conditions	Renewal of Policy : Grace period of 30 days for renewing the policy is provided	Section E7
8	Renewal Benefits	Medical Check-up	Section C4
9	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E11
10	Claims	For Cashless Claims Procedure	Section E27
		For Reimbursement Claims Procedure	
11	Grievance Redressal Procedure	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Section E17
12	Insured's Rights	Free Look	Section E12
		Migration	Section E14
		Portability	Section E13
		Lifelong renewability (except on certain specific grounds)	Section E7
		Enhancement of Sum Insured	Section E21
		Claim Settlement	Section E27
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.

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Benefit Illustration in respect of Policies offered on Floater basis

Age of the members to be insured	Coverage opted on Individual Basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under as single policy (Sum Insured is available for each member of the family)				Coverage opted on floater basis with overall Sum Insured (Only one sum insured is available for the entire family)			
	Premium	Sum Insured	Premium	Discount	Premium after discount	Sum Insured	Premium or consolidated premium for all members of family	Floater discount if any	Premium after discount	Sum Insured Plan B
18-55 yrs.	NA	NA	NA	NA	NA	NA	9,345	NA	NA	200,000
18-55 yrs.	NA	NA	NA	NA	NA	NA				
NA			NA				Total premium when policy is opted on floater basis is Rs 9,345 (No discount applicable)			
NA			NA				Sum Insured of Rs 200,000 is available for the entire family			
<p>Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.</p>										