

WOMEN SPECIFIC CRITICAL ILLNESS

CUSTOMER INFORMATION SHEET
 (Description is illustrative and not exhaustive)

SI No	Title	Description	Policy Clause Number
1	Product Name	Women Specific Critical Illness	
2	What am I covered for?	1. Specific women specific Critical Illnesses as below (100% of Sum Insured) a. Breast Cancer b. Fallopian Tube Cancer c. Uterine/Cervical Cancer d. Ovarian Cancer e. Vaginal Cancer f. Permanent Paralysis of Limbs g. Multitrauma h. Burns	Section C I
		2. Congenital Disability Benefit (50% of Sum insured)	Section C II
		3. Children Education Bonus	Section C III
		4. Loss of Job	Section C IV
3	What are the major exclusions in the policy	Please refer the Policy Wordings for detailed exclusion list	Section D
4	Waiting periods	Any Critical Illness diagnosed within the first 90 days of the date of commencement of the Policy is excluded.	Section D
5	Payment basis	The claim payment under this policy will be on benefit basis	Section C
6	Renewal Conditions	Renewal of Policy : Grace period of 30 days for renewing the policy is provided	Section E7
7	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E12
8	Claims	For claim procedure details please refer the policy wordings.	Section E27
9	Grievance Redressal Procedure	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Section E17
10	Insured's Rights	Free Look	Section E14
		Migration	Section E16
		Portability	Section E10
		Lifelong renewability (except on certain specific grounds)	Section E7
		Sum Insured Enhancement	Section E23
	Claim Settlement	Section E27	
11	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.