

CUSTOMER INFORMATION SHEET

This document provides key information about your policy. You are also advised to go through your policy document.

SI NO	TITLE	DESCRIPTION	POLICY CLAUSE NUMBER
1.	Name of Insurance Product/Policy	INDUSIND HOME LOAN PROTECT POLICY	
2.	Policy Number		
3.	Type of Insurance Product/Policy	Benefit (Where an Insurance Policy pays a fixed amount under the policy on the occurrence of a covered event)	
4.	Sum Insured (Basis) Along with amount	Individual Sum Insured - ₹ _____	
5.	Policy Coverage (What the policy covers?) (Policy clause Number/s)	Section A - Accidental Death & Permanent Total Disability This covers the Insured/Insured person up to the Sum Insured specified in the Schedule, towards payment of his / her home loan on account of an injury arising out of an accident, sustained during the Policy Period resulting in death or permanent total disablement, as the case may be, within 12 (twelve) calendar months of occurrence of such injury. The maximum liability of the Company shall in no case exceed the Sum Insured as mentioned in the Schedule. Section B - Critical Illnesses This covers the Insured up to the Sum Insured specified in the Schedule, towards payment of his / her home loan on being diagnosed as contracting any of the listed critical illnesses, during the Policy Period as stated herein below and surviving for more than 30 days post such diagnosis, at any time during the Policy period. The maximum liability of the Company shall in no case exceed the Sum Insured as mentioned in the Schedule. Listed Critical Illness 1. Cancer of specified severity 2. Major Organ / Bone Marrow Transplant 3. Multiple Sclerosis with persisting symptoms 4. Third Degree Burns 5. Aorta Graft Surgery 6. Open Heart Replacement or Repair of Heart Valves 7. Coma of specified severity 8. Quadriplegia or Paralysis of Limbs 9. Total Blindness 10. Kidney failure requiring regular diagnosis Section C - Loss of Employment This covers the Insured up to the Sum Insured specified in the Schedule against default in payment of his / her home loan EMI's due to loss of employment due to Termination of the Insured from employment on account of closure of the firm, due to poor financial health or any merger/acquisition of the firm, Termination or dismissal, lay off, temporary suspension or retrenchment from the employment imposed by the firm in compliance with any law relating to the employment for the time being in force or any directives by any Public Authority etc. The Sum Insured under this Section is limited to the number of home loan EMI's as opted by the Insured or the outstanding home loan amount whichever is lower at the time of claim.	Section 1

		Section D: Child Care Allowance This provides for payment of allowance to the defendant child(ren) (limited to a maximum of two children below the age of 25 years) of the Insured up to the limits of the Sum Insured as specified in the Schedule, in the event of death or permanent total disablement of the Insured, due to an injury arising out of an accident for which there is a valid claim under Section A of this Policy. The Sum Insured is subject to a limit of 2% of the outstanding home loan at the commencement of this Policy.	
6.	Exclusions	Section A - Death/Permanent Total Disability arising out of accident - Any pre-existing disability/accidental injury. - Accidental death or permanent disability due to mental disorders or disturbances - Cursed by curative measures, radiation, infection, poisoning - Intentional self-injury, suicide or attempted suicide Section B - Critical Illness - Any critical illness contracted by the Insured at the time of inception of the policy or within first three months of inception of this policy. - Any critical illness contracted due to alcohol or drug abuse - Diagnosis of any critical illnesses not evidenced by certificate issued by the attending Doctor. - Any critical illness, directly or indirectly, caused by or arising out of any criminal act of the Insured. Section C - Loss of Employment - Self employed persons - Termination, dismissal, temporary suspension or retrenchment from employment of the which is attributed to poor performance of the Insured. Note: Please refer the Policy Wordings for complete description, exclusions, terms and conditions relating to the Covers listed above	Section 2
7.	Waiting period	Critical Illness - Initial waiting Period: 90 days, waiting period in the first year and is not applicable in subsequent Renewals - Survival period for critical illness - 30 days post diagnosis.	
8.	Financial limits of coverage	Not Applicable	
	i. Sub-limit (It is a predefined limit and the insurance company will not pay any amount in excess of this limit)		
	ii. Co-payment (It is a specified amount/ percentage of the admissible claim amount to be paid by policyholder/ insured).	Not Applicable	

	iii. Deductible (It is a specified amount: - Up to which an insurance company will not pay any claim, and - Which will be deducted from total claim amount (if claim amount is more than the specified amount)	Not Applicable	
	iv. Any other limit (as applicable)	Not Applicable	
9.	Claims/Claims Procedure	Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post Hospitalisation. Turn Around Time (TAT) for claims settlement: - TAT for preauthorization of cashless facility) - 6 hours from receipt of complete documents. - TAT for cashless final bill authorization - 1 hour from receipt of complete documents - For Reimbursement Claims: The Company shall settle the claim within 30 days from the date of receipt of last necessary document. However, where the circumstances of a claim warrant an investigation, Company shall settle the claim within 45 days from the date of receipt of last necessary document. Please find below the details /Link - - Network Hospital details https://www.indusindinsurance.com/Insurance/Self-Help/Cashless-Garages-and-Hospitals.aspx?network=Hospitals - Helpline number - 022 4890 3009 (Paid number) - Hospitals which are blacklisted or from where no claims will be accepted by insurer www.indusindinsurance.com - Downloading/getting claim forms www.indusindinsurance.com	
10.	Policy Servicing	Any issues related with respect to policy, kindly E-mail us at services@indusindinsurance.com and for correspondence contact us IndusInd General Insurance Company Limited Correspondence Address: IndusInd General Insurance, Winway Building 2nd & 3rd Floor, 11/12 Block No-4, Old no-67, South Tukoganj, Indore (M.P.) - 452001. Contact No.- 022-41112600	
11.	Grievances/ Complaints	- Details of Grievance redressal officer refer the link (https://www.indusindinsurance.com/Insurance/About-Us/Grievance-Redressal.aspx) - IRDAI Integrated Grievance Management System - https://igms.irda.gov.in/ - Insurance Ombudsman - The contact details of the Insurance Ombudsman offices have been provided as Annexure-B of Policy document	6.12

12.	Things to remember	Free Look cancellation: You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy. The Company shall refund premium for the unexpired policy period as defined in the policy wording. Policy renewal: The policy shall ordinarily be renewable except on grounds of fraud, moral hazard, misrepresentation by the insured person. Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years. Migration and Portability: When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer. (if applicable as per the policy wording) Change in Sum Insured: change or alteration with respect to increase/decrease of the Sum Insured shall be permissible only at the time of renewal of the Policy subject to underwriting decision of the Company. Moratorium Period: After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by the insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever, the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits.	
13.	Your Obligations:	Please disclose all pre-existing disease/s or condition/s before buying a policy. Nondisclosure may affect the claim settlement. The Policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis description or non-disclosure of any material fact by the Policyholder "Material facts" for the purpose of this policy shall mean all relevant information sought by the Company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk	
The enclosed Customer Information Sheet bearing reference number CIS / XXXXXXXXXXXXXXXX is an essential part of your policy schedule, please acknowledge that you have read and understood the CIS on the communication sent on your registered mobile number/e-mail ID. Disclaimer: The information must be read in conjunction with the 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.			

Declaration by the Policy Holder;

I have read and understood the benefits and details of the product as mentioned in this sheet.

Place: _____

Date: _____

(Signature of the Policyholder)

Note: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.