IndusInd GENERAL INSURANCE
FORMERLY RELIANCE GENERAL INSURANCE

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

SI NO	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)	POLICY CLAUSE NUMBER
1.	**Name of Insurance Product / Policy**	IndusInd Hospi Care Insurance	
2.	**Policy Number**	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	
3.	**Type of Insurance Product / Policy**	Both Indemnity and Benefit(where policy has elements of both the above)	
4.	**Sum Insured (Basis)**	Individual Sum Insured - XXXXXX (As Opted) Where each member has a separate sum insured under the policy	
5.	**Policy Coverage**	• **Surgical Procedure Cash** This policy will pay the Insured Person the percentage of the Sum Insured as a lump sum amount for the identified surgical procedure	Section 1.1
		• **Hospital Daily Cash** Daily Cash Amount for a continuous and completed period of 24 hours of Hospitalization, as per plan opted: If an Insured Person suffers an Illness or an Accident during the Policy Period that requires that Insured Person's Hospitalisation as an in-patient, then i. We will pay Daily Cash amount for each continuous and completed period of 24 hours\ that the Insured Person is Hospitalised,	Section 1.2
		• **Hospital Daily Cash ICU** We will pay twice the Sickness Daily Cash amount for each continuous and completed period of 24 hours that the Insured Person is admitted in an Intensive Care Unit, subject to maximum of 15 days per Policy Year. Whenever Intensive Care Unit benefit is admissible under the policy, We will not pay for Daily Cash benefit in i) Above for the period when the Insured Person is in Intensive Care Unit.	Section 1.2
		• **Day Care Treatment Cash** If the Insured Person undergoes any of specified Day Care Procedure during the Policy Period in a Hospital or Day Care Centre due to Accident or Sickness then, We will pay an amount equal to 5% of the of the Sum Insured regardless of the actual costs incurred	Section 1.3
		• **Other Surgeries Cash** If the Insured Person undergoes a surgery as an In-patient which is not listed Surgical Procedure Cash benefit in a Hospital due to illness or an Accident then, We will pay an amount equal to 2% of the of the Sum Insured regardless of the actual costs incurred.	Section 1.4
		• **Hospitalisation due to Dengue/Malaria/ Chikungunya** If the Insured Person is Hospitalised as an in-patient in a Hospital due to Dengue, Malaria or Chikungunya and the Hospitalisation exceeds continues for a period of 3 days then, We will pay benefit Sum Insured.	Section 1.5
6.	**Exclusions**	The following is a partial list of the policy exclusions (Please refer to the policy wording for the complete list of exclusions): • War or any act of war, • Nuclear, chemical and biological weapons, radiation of any kind, • Breach of law with criminal intent, • Intentional or attempted suicide, • Participation or involvement in any of the Hazardous activities or naval, military or air force operation, • Treatment of Illness or Injury as a consequence of the use of alcohol, tobacco, narcotic or psychotropic substances, • Treatment of obesity and any weight control program,	2

IRDAI Registration No. 103. IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300. IndusInd Hospi Care Insurance. UIN No.: RELHLIP20027V012021. IGI/MCOM/CO/IHCI-CIS/Ver. 2.0/160924

		• External congenital anomalies; • Sleep apnoea, • Treatment to effect or to treat infertility • Pregnancy, birth control, • Circumcisions, • Plastic surgery or cosmetic surgery unless required due to an Accident, Cancer or Burns.	
7.	**Waiting periods** • Time period during which specified diseases / treatments are not covered • It is counted from the beginning of the policy coverage	Initial waiting Period: 90 days for all illnesses (not applicable in case of continuous renewal or accidents)	2 (b)
		Specific Waiting periods (Not applicable for claims arising due to an accident): • 24 months for 46 diseases/procedures	2 (c)
		Pre-existing diseases: Covered after 36 months	2 (d)
8.	**Claims / Claims Procedure**	For Cashless Service : If the treatment requires Hospitalisation, you must intimate us immediately and, in any event, not later than 7 days of the date of admission. For any claim related query, information or assistance You can also contact Our Help line at 22 4890 3009 (Paid number) or visit Our website indusindinsurance.com or e-mail Us at healthcare@indusindinsurance.com Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization **Turn Around Time (TAT) for claims settlement:** v. TAT for preauthorization of cashless facility - 2 hours vi. TAT for cashless final bill authorization: 1 hour. **web link for following:** ix. Network Hospital details x. Helpline number : +91 22 4890 3009 (Paid number) xi. Hospitals which are blacklisted or from where no claims will be accepted by insurer https://www.indusindinsurance.com/downloads/Black_List_Hospital.pdf xii. Downloading/getting claim form https://www.indusindinsurance.com/insurance/claims/claim-page-health.aspx	7
9.	**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.:- +91 22 4890 3009 (Paid)	Section 6, Section 7
10.	**Grievances/ Complaints**	a. Details of Grievance redressal officer refer the link http://www.indusindinsurance.com/https://www.indusindinsurance.com/Insurance/About-Us/Grievance-Redressal.aspx b. IRDAI Integrated Grievance Management System https://igms.irda.gov.in/ c. Insurance Ombudsman - The contact details of the Insurance Ombudsman offices have been provided as Annexure-B of Policy document	Section 8
11.	**Things to remember**	**Free Look Cancellation :** The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy. The Insured Person shall be allowed free look period of thirty days from date of receipt of the policy document to review the terms and conditions of the Policy, and to return the same if not acceptable. If the Insured has not made any claim during the Free Look Period, the Insured shall be entitled to	3 (n)

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		i. A refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or ii. Where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period	
		Policy Renewal:- Except on grounds of fraud, moral hazard or misrepresentation or non-cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn	
		Migration and Portability:- When your policy is due for renewal, you may migrate to another policy with us (subject to underwriting guidelines of company) or port your policy to another insurer	
		Migration:- The Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by the Company by applying for migration of the Policy atleast 30 days before the Policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the Company, the Insured Person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration	
		Portability:- The Insured Person will have the option to port the Policy to other insurers by applying to such insurer to port the entire Policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the Policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed Insured Person will get the accrued continuity benefits in Waiting Periods as per IRDAI guidelines on portability	
		Change in Sum Insured:- Sum Insured can be changed (increased/decreased) only at the time of renewal or at any time, subject to underwriting by the company. For increase in SI, the waiting period if any shall start afresh only for the enhanced portion of the sum insured	3 (c)
		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. Non-disclosure may affect the claim settlement. Disclosure of other material information during the policy period.) Insurer to specify the material information	3 (h)

The enclosed Customer Information Sheet bearing reference number "CIS\XXXXXXXXXXXXXXXXXXXXXXXXXXXX" is essential part of your policy schedule, Kindly review it carefully.

Declaration by the Policy Holder;

I have read the above and confirm having noted the details.

Place : _____

Verified by OTP

(Signature of the Policy)

Date: DD/MM/YYYY

Note:

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

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Premium Illustration

Individual and Floater Premium Illustration - IndusInd Hospi Care Insurance

Age of the members 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 a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)			
	Premium (₹)	Sum insured (₹)	Premium (₹)	Discount, if any	Premium after discount (₹)	Sum insured (₹)	Premium or consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum insured (₹)
51 years	12,732	3 Lakhs	12,732	0%	12,732	3 Lakhs	20,832	0%	20,832	3 Lakhs
44 years	8,760	3 Lakhs	8,760		8,760	3 Lakhs				
23 years	3,977	3 Lakhs	3,977		3,977	3 Lakhs				
18 years	3,977	3 Lakhs	3,977		3,977	3 Lakhs				
Total Premium for all members of the family is ₹29,446 when each member is covered separately.			Total Premium for all members of the family is ₹29,446 when they are covered under a single policy.				Total Premium when policy is opted on floater basis is ₹20,832			
Sum insured available for each individual is ₹3 lakhs			Sum insured available for each family member is ₹3 lakhs				Sum insured of ₹3 lakhs is available for the entire family.			

Note: Premium rates specified in the above illustration are standard premium rates for Zone A without any loading. Also, the premium rates are exclusive of taxes applicable