

CUSTOMER INFORMATION SHEET

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

SI NO	TITLE	DESCRIPTION	REFER TO POLICY CLAUSE NUMBER										
1.	Product name	IndusInd Motor Personal Accident Policy											
2.	Policy Number	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX											
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)	Individual Sum Insured Rs. _____.											
5.	Policy Coverages	This Policy pays the following lumpsum payout in the event of Accidental death or Injury to the Insured whilst mounting/dismounting or travelling in the Motor Vehicle which is owned by the Insured: <table><thead><tr><th>Nature of injury</th><th>Scale of compensation*</th></tr></thead><tbody><tr><td>(i) Death</td><td>100%</td></tr><tr><td>(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye</td><td>100%</td></tr><tr><td>(iii) Loss of one limb or sight of one eye</td><td>50%</td></tr><tr><td>(iv) Permanent total disablement from injuries other than named above.</td><td>100%</td></tr></tbody></table> *Scale of compensation as percentage of Sum Insured	Nature of injury	Scale of compensation*	(i) Death	100%	(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%	(iii) Loss of one limb or sight of one eye	50%	(iv) Permanent total disablement from injuries other than named above.	100%	3
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6.	Exclusions	i. Any person not specifically named as Insured in Policy Schedule. ii. Any Pre-Existing injury or physical condition iii. Any Accident occurring outside the Geographical Area. iv. Any claim arising out of any contractual liability. v. Any Accident occurring whilst the Motor Vehicle herein is being used otherwise than in accordance with the Limitations as to Use vi. Any claim for death or disablement (whether of a permanent nature or of a temporary nature), or Injury of the Insured Person, directly or indirectly due to War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds. vii. Any claim for death, disablement (whether of a permanent nature or of a temporary nature), hospitalization of Insured Person i. From intentional self-injury unless in self-defense or to save life, suicide or attempted suicide; ii. Whilst under the influence of intoxicating liquor or drugs or other intoxicants except where the Insured is not directly responsible for the injury/accident through under influence of intoxication; iii. Arising or resulting from the Insured Person committing any breach of law with criminal intent.	4										

		viii. Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from: - Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear fuel. - Nuclear weapons material - The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof. - Nuclear, chemical and biological terrorism ix. Any loss arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.	
7.	Waiting Period	Not Applicable	
8.	Financial limits of coverage Sub-limit (It is a predefined limit and the insurance company will not pay any amount in excess of this limit)	Not Applicable	
	Co-payment (It is a specified amount / percentage of the admissible claim amount to be paid by policyholder/ insured).	Not Applicable	
	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	
	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 TAT for cashless final bill authorization: - 6 hours TAT for Reimbursement: - TAT (Claim doc. received date to payment for Non- Investigated cases): 30 Days - TAT (Claim doc. received date to payment for Investigated cases): 45 Days	6.1, 6.3

		The details / web link and Helpline number: 1. Network Hospital details IndusInd General Insurance Locator (igi-locator.appspot.com) 2. Helpline number (For Inland Travel) +91 22 4890 3009 (Paid number) 3. Hospitals which are blacklisted or from where no claims will be accepted by insurer https://www.indusindinsurance.com/downloads/Black_List_Hospital.pdf 4. Downloading/getting claim forms https://www.indusindinsurance.com/insurance/claims/claim-page-health.aspx	
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	a. Details of Grievance redressal officer refer the link (https://www.indusindinsurance.com/Insurance/About-Us/Grievance-Redressal.aspx) b. IRDAI Integrated Grievance Management System - https://igms.irdai.gov.in/ c. 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: The Free Look Period will be applicable on the new policy and not on renewals i. The Insured will be allowed a period of Thirty days from date of receipt of the Policy to review the terms and conditions of the Policy, and to return the same if not acceptable. ii. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to a) 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; b) Where the risk has already commenced and the option of return of the Policy is exercised by the insured, a deduction towards the proportionate risk premium for period of cover or; c) Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period	5.19
		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.	5.10
		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.	5.15

	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. 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.	5.16 5.18
13. Your Obligations:	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.	5.1
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.		

Declaration by the Policy Holder;

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

Place: _____

Date: _____

(Verified Signature of the Policy)

Note:

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

Premium Illustration attached to CIS

Benefit Illustration in respect of policies offered on Individual and Family Floater basis

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 (Rs.)	Sum insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)
51 years	300	15 lakhs	Not applicable	%		15 lakhs	Not applicable	0%		15 lakhs
44 years	Not applicable	15 lakhs				15 lakhs				
23 years	Not applicable	15 lakhs				15 lakhs				
18 years	Not applicable	15 lakhs				15 lakhs				
Premium for single person is Rs. 300 for Sum Insured Rs. 15 lakh. Multiple members cannot be covered for the same vehicle.										

Note: Premium rates specified in the above illustration are for Private Car. Also, the premium rates are exclusive of taxes applicable.