

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 (Please refer to applicable Policy Clause Number in next column)	POLICY CLAUSE NUMBER																				
1.	Name of Insurance Product/ Policy	Personal Accident																					
2.	Policy Number	XXXXXXXXXXXXXXXXXXXX																					
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)	Dynamic as per plan opted on the basis of cover opted (Table of Benefits). <table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Insured Name</th> <th>Table of Benefit Opted</th> <th>Sum Insured</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td></td> <td>Table A/ Table B/ Table C/ Table D</td> <td></td> </tr> <tr> <td>2.</td> <td></td> <td>Table A/ Table B/ Table C/ Table D</td> <td></td> </tr> <tr> <td>3.</td> <td></td> <td>Table A/ Table B/ Table C/ Table D</td> <td></td> </tr> <tr> <td>4.</td> <td></td> <td>Table A/ Table B/ Table C/ Table D</td> <td></td> </tr> </tbody> </table>	Sr. No.	Insured Name	Table of Benefit Opted	Sum Insured	1.		Table A/ Table B/ Table C/ Table D		2.		Table A/ Table B/ Table C/ Table D		3.		Table A/ Table B/ Table C/ Table D		4.		Table A/ Table B/ Table C/ Table D		
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		Temporary Total Disability: Such injury which shall be the sole and direct cause of temporary total disablement, then so long as the insured Person shall be totally disabled from engaging in any employment or occupation of any description whatsoever.	Operative Clause - f
		Carriage of Dead Body: In the event of death of the insured person due to an accident defined in the policy outside his place of residence, the company provides transportation facilities for the dead body of the insured person to his place of residence	Additional Benefit - 1
		Education Grant: In the event of death or permanent total disablement of the Insured due to accident, the Company shall pay as education grant for the dependent children. - Such Dependent Child/ Children(s) is/are pursuing an educational course as a full time student in an educational institution. - Age of the child or children as the case shall not be more than 25 completed years.	Additional Benefit - 2
		Medical Expense (Optional Cover): It means those expenses that an insured person has necessarily and actually incurred, during the policy period for medical treatment on account of injury on the Medical Advice of a medical practitioner, as long as these are no more than would have been payable if the insured person had not been insured and no more than other hospitals or Medical Practitioners in the same locality would have charged for the same medical treatment	Extension Medical Expense
6.	Exclusions	Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions: - Death or disablement resulting directly or indirectly caused by, contributed to or aggravated or prolonged by childbirth or from pregnancy or in consequence thereof.. - Compensation under more than one of the foregoing Clauses in respect of the same period of disablement of the Insured Person. - Any other payment to the same person after a claim under one of the foregoing Clauses (a), (b) or (d) has been admitted and become payable save for payments under medical expenses extension and for carriage of dead body. - Any payment in case of more than one claim in respect of such Insured Person under the policy during any one period of insurance by which the maximum liability of the Company specified in the Schedule applicable to such Insured Person would exceed the sum payable under the foregoing Clause (a) of this policy to such Insured Person. This would not apply to payments made under medical expenses extension and for carriage of dead body - Payment of weekly compensation until the total amount shall have been ascertained and agreed. - Payment of compensation in respect of death, injury or disablement of the Insured Person - From intentional selfinjury, suicide or attempted suicide, - Whilst under the influence of intoxicating liquor or drugs - Whilst engaging in aviation or ballooning whilst mounting into, dismounting from or travelling in any aircraft or balloon other than as a passenger (fare paying) in any duly licensed standard type of aircraft anywhere in the world, - Directly or indirectly caused by venereal diseases, AIDS or insanity,	

		e) Arising or resulting from the Insured Person committing any breach of law with criminal intent. 'Standard type of aircraft' means any aircraft duly licensed to carry passengers (for hire or otherwise) by an appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine.													
		7) Payment of compensation in respect of death, injury or disablement of the Insured Person due to or arising out of or directly or indirectly connected with or traceable to war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detentions of all Kings, Princes and people of whatsoever nation, condition or quality.													
		8) Payment of compensation in respect of, death of, or bodily injury or any illness to the Insured Person directly or indirectly caused by or contributed to by or arising from: a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel and for the purposes hereof, combustion shall include any self-sustaining process of nuclear fission; b) Nuclear weapons material. Provided that due observance and fulfillment of the terms and conditions of this policy (with conditions on all endorsements hereon are to be read as part of this policy) shall so far as they relate to anything to be done or not to be done by the Insured and / or Insured Person and truth of the statement and answers in the said written proposal shall be a condition precedent to any liability of the Company under this policy.													
		9) The insurance under this policy shall not extend to cover death or disablement resulting directly or indirectly caused by, contributed to or aggravated or prolonged by misfeasance, malfeasance or nonfeasance or breach of trust in relation thereto by the Insured.													
7.	Waiting period - Time period during which specified diseases/ treatments are not covered - It is counted from the beginning of the policy coverage.	Initial waiting Period Not applicable Pre-existing diseases Not applicable Specific Waiting periods (Not applicable for claims arising due to an accident) 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)	Sub-limit Permanent Partial Disability: <table><tr><th>Description of loss</th><th>Percentage of CapitalSum Insured</th></tr><tr><td>Loss of toes - all</td><td>20%</td></tr><tr><td>Loss of toes great - both phalanges</td><td>5%</td></tr><tr><td>Loss of toes great - one phalanx</td><td>2%</td></tr><tr><td>Loss of toes other than great, if more than one toe lost each</td><td>1%</td></tr><tr><td>Loss of hearing - both ears</td><td>75%</td></tr></table>	Description of loss	Percentage of CapitalSum Insured	Loss of toes - all	20%	Loss of toes great - both phalanges	5%	Loss of toes great - one phalanx	2%	Loss of toes other than great, if more than one toe lost each	1%	Loss of hearing - both ears	75%	
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Loss of hearing - one ear	35%
Loss of four fingers and thumb of one hand	40%
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Loss of thumb - both phalanges	25%
Loss of thumb - one phalanx	10%
Loss of index finger - three phalanges or two phalanges or one phalanx	10%
Loss of middle finger - three phalanges or two phalanges or one phalanx	6%
Loss of ring finger - three phalanges or two phalanges or one phalanx	5%
Loss of little finger - three phalanges or two phalanges or one phalanx	4%
Loss of metacarpals - first or second (additional) or third, fourth or fifth (additional)	3%
Any other permanent partial disablement	Percentage as assessed by a panel doctor of the Company
Temporary Total Disablement – The Insured Person shall be totally disabled from engaging in any employment or occupation of any description whatsoever, a sum at the rate of one percent (1%) of the Capital Sum Insured stated in the Schedule here to per week, but in any case not exceeding Rs.5,000/- per week in all, under all personal accident policies covering such Insured Person. Provided that the compensation payable under the foregoing above Clause shall not be payable for more than 100 weeks in respect of any one injury calculated from the date of commencement of disablement and in no case shall exceed the Capital Sum Insured applicable to such Insured Person.	
Medical Expense – "The Company's maximum liability for such expenses shall not exceed 40% of the compensation paid in settlement of a valid claim under Scope of Cover or 20% of the relevant sum insured whichever is less.	
Carriage of Dead Body: In the event of death of the Insured Person due to accident as defined in the policy outside his/her residence, the Company in addition to the amount payable under the foregoing Clause (a) shall also pay for transportation of Insured Person's dead body to the place of residence a lump sum of 2% of Capital Sum Insured or Rs. 2,500/- whichever is less.	
Education Grant: In the event of death or permanent total disablement of the Insured due to accident, the Company shall pay as education grant for the dependent children as below: - If the insured has one dependent child below the age of 25 years, an amount equal to 10% of the capital sum insured subject to maximum of Rs. 5000. - If the insured has more than one dependent child below age of 25 years, an amount equal to 10% of the capital sum insured subject to maximum of Rs. 10,000.	

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)	As per policy wording	
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 Web link for following: 1. Network Hospital details IndusInd General Insurance Locator (igi-locator.appspot.com) 2. Helpline number +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.- +91 22 4890 3009 (Paid Number)	

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 by below link. https://www.indusindinsurance.com/Insurance/About-Us/Grievance-Redressal.aspx	
12.	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 30 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 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 lot 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 inot 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 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

The enclosed Customer Information Sheet bearing reference number CIS XXXXXXXXXXXXXXXXXXXX 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: _____

(Signature of the Policyholder)

Date: _____

Note:

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

