

Customer Information Sheet/ Know Your Policy

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

Sl. No	Title	Description	Policy Clause Number
1	Name of Insurance Product/ Policy	Group Personal Accident	
2	Policy Number		
3	Type of Insurance Product/ Policy	Both Indemnity and Benefit	
4	Sum Insured	Sum Insured:	
5	Policy Coverage	Accidental Death (AD): Covers death due to an accident. Limit is:	3.1
		Accidental Permanent Total Disability (PTD): Covered up to Accidental Cover Sum Insured. Limit is:	3.2
		Accidental Permanent Partial Disability(PPD): Covered up to Accidental Cover Sum Insured. Limit is:	3.3
		Temporary Total Disability (TTD): If customer is temporarily incapacitated due to an accident and is unable to engage in any employment or occupation of any description whatsoever, then we will pay as per limits. Limit is:	3.4
		Accidental Medical Reimbursement: Covers accidental hospitalization charges. Limit is:	4.1
		Education Allowance for children: In case of Accidental Death or Permanent Total Disability of Insured Person due to an Accident, we will pay as per the limits towards the Education of the dependent children. Limit is:	4.2
		Residential Accommodation and Vehicle Modification Benefit: We will pay as per the limits towards modification of residential accommodation and/or vehicle of the Insured Person following an Accident which resulted into Permanent Total Disability or Permanent Partial Disability of Insured Person. Limit is:	4.3
		Family Transportation Allowance: We will indemnify the transportation costs of 1 Family member of the Insured Person in case of accidental death or permanent total disability due to an accident in separate city. Limit is:	4.4
		Last rites: Covers funeral expenses of the deceased Insured Person following their Accidental Death. . Limit is:	4.5
Waiver for Permanent Exclusion: Removes permanent exclusion for listed benefits. Limit is:	4.6		

		Coverage for Parents: PA cover for parents is applicable as well. Limit is:	4.7
		Broken Bones Benefit: we will cover insured person if Insured Person suffers from Broken Bones or fracture due to an Accident. Limit is:	4.8
		Corporate Floater: For employer and employee groups only. Limit is:	4.9
		elimination period- waiting period for TTD. Limit is:	4.10
		Any One Year (AOY) Loss Limit: Our maximum, total and cumulative liability in respect in any and all claims made in respect of any and all Insured Persons in a Policy Period shall not exceed the Any One Year Limit is:	4.11
6	Exclusions	Standard Exclusions:	5.1
		Investigation & Evaluation (Code-Excl04)	i
		Rest Cure, rehabilitation and respite care (Code-Excl05)	ii
		Obesity/ Weight Control (Code-Excl06)	iii
		Change-of-Gender treatments (Code-Excl07) Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.	iv
		Cosmetic or plastic Surgery (Code-Excl08)	v
		Hazardous or Adventure sports (Code-Excl09)	vi
		Breach of law (Code-Excl10)	vii
		Excluded Providers (Code-Excl11)	viii
		Treatment for, alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Code-Excl12)	ix
		Treatments received in health spas, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. (Code-Excl13)	x
		Dietary supplements and substances that can be purchased without prescription, including but not limited to vitamins, minerals and organic substances unless prescribed by a Medical Practitioner as part of Hospitalization claim or Day Care procedure (Code-Excl14)	xi
		Refractive Error (Code-Excl15)	xii
		Unproven Treatments (Code-Excl16)	xiii
		Sterility and Infertility (Code-Excl17)	xiv
		Maternity (Code-Excl18)	xv
		Specific Exclusions	5.2
		Suicide or self inflicted injury, whether the Insured Person is medically sane or insane	i

	War (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion	ii
	Service in the armed forces, or any police organization, of any country at war or at peace or service in any force of an international body or participation in any of the naval, military, para[1]military or air force operation during peace time	iii
	Any change of nature of job after inception of the Policy which results in the enhancement of Our risk, if not accepted and endorsed by Us on the Schedule of Insurance Certificate	iv
	Committing an assault, a criminal offence or any breach of law with criminal intent	v
	Taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a licensed doctor	vi
	Inhaling any gas or fumes, accidentally or otherwise, except in the course of duty	vii
	Participation in aviation other than as a fare-paying passenger in an aircraft that is authorized by the relevant regulations to carry such passengers between established aerodromes	viii
	Engaging in or taking part in professional or adventure sports or any hazardous pursuits, such as diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping; skiing, sky diving, gliding and winter sports	ix
	Any disability arising out of Pre-Existing Disease if not accepted and endorsed by Us on the Schedule of Insurance Certificate	x
	Body or mental infirmity or any disease except where such condition arises directly due to an Accident occurring during the Policy Period	xi
	Accidental death or disability due to mental disorders or disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by the mental reaction to the same	xii
	Caused by or contributed to or arising from any nuclear weapon materials	xiii
	Caused by or contribution to or arising from any ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel	xiv

		Any loss, damage, cost or expenses of whatsoever nature caused by, resulting from or in connection with any act of terrorism	xv
		Death or disablement resulting from, caused by, contributed to or aggravated or prolonged by child birth or from pregnancy	xvi
		Any costs or expenses specified in the List of Expenses Generally Excluded in Annexure II. The Annexure II is only applicable to Accidental Medical Reimbursement benefit	xvii
7	<p>Waiting period</p> <p>- Time period during which specified diseases/treatments are not covered.</p> <p>-It is counted from the beginning of the policy coverage.</p>	<p>Initial Waiting Period (Excl03)- NA</p> <p>Specific Waiting Period (Not applicable for claims arising due to an accident) (Excl02): NA</p> <p>Pre-existing diseases (Excl01): NA</p>	
8	<p>Financial Limits of Coverage</p> <p>i. Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)</p> <p>ii. Co-Payment (It is a specified amount/ percentage of the admissible claim amount to be paid by policyholder/ insured)</p> <p>iii. Deductible (It is a specified amount up to which an</p>	<p>As mentioned in section 5, if applicable</p> <p>As mentioned in section 5, if applicable</p> <p>As mentioned in section 5, if applicable</p>	

	insurance company will not pay any claim, and which will be deducted from total claim amount (if claim amount is more than specified amount)		
	Any other limit (as applicable)	As mentioned in section 5, if applicable	
9	Claims/ Claims Procedure	<p>Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization.</p> <p>Turn Around Time (TAT) for claims settlement - TAT for pre-authorization of cashless facility- 1 Hours - TAT for cashless final bill authorization- - grant final authorization within three hours of the receipt of discharge authorization request from the hospital. In case of delay, any additional amount charged by hospital, will be borne by us.</p> <p>Network Hospital Details- https://rules.nivabupa.com/hospital-network/</p> <p>Helpline No- 1860-500-8888</p> <p>Downloading/ getting claim form- https://transactions.nivabupa.com/pages/downloads.aspx</p> <p>Hospitals which are blacklisted or from where no claim will be accepted by insurer- https://rules.nivabupa.com/doc/Exclude_List.pdf</p>	6.2.8
10	Policy Servicing	<p>Call center no of Insurer- Contact No: 1860-500-8888</p> <p>Details of Company Officials-- Website: www.nivabupa.com Customer Services Department Niva Bupa Health Insurance Company Limited D-5, 2nd Floor, Logix Infotech Park opp. Metro Station, Sector 59, Noida, Uttar Pradesh, 201301 Self-service platform, Insta Assist https://rules.nivabupa.com/customer-service/</p>	6.1.11

11	Grievances/ Complaints	<p>Details of</p> <p>Grievance Redressal Officer of the insurer Grievance Redressal Officer Niva Bupa Health Insurance Company Limited D-5, 2nd Floor, Logix Infotech Park opp. Metro Station, Sector 59, Noida, Uttar Pradesh, 201301 For details of grievance officer, kindly refer the link https://www.nivabupa.com/customer-care/health-services/grievance-redressal.aspx</p> <p>Insurance company grievance portal/ Department Website: www.nivabupa.com Customer Services Department Niva Bupa Health Insurance Company Limited D-5, 2nd Floor, Logix Infotech Park opp. Metro Station, Sector 59, Noida, Uttar Pradesh, 201301 Contact No: 1860-500-8888 Fax No.: 011-41743397 Self-service platform, Insta Assist https://rules.nivabupa.com/customer-service/ Senior citizens may write to us at at: seniorcitizensupport@nivabupa.com Insured person may also approach the grievance cell at any of the company's branches with the details of grievance</p> <p>IRDAI/(IGMS/Call Centre): Email ID: www.igms.irdai.gov.in Ombudsman (Refer Annexure II of policy document for List of Insurance Ombudsmen)</p>	6.1.11
12	Things to remember	<p>Free Look cancellation: The Free Look Period shall be applicable on individual health insurance policies and not on renewals.</p> <p>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. If he/she is not satisfied with any of the terms and conditions , he/she has the option to cancel his/her policy</p> <p>In the event the policyholder disagrees to any of the policy terms or conditions, or otherwise and has not made any claim, he/she shall have the option to return the policy to the insurer for cancellation, stating the reasons for the same.</p> <p>Irrespective of the reasons mentioned, the policyholder shall be entitled to a refund of the premium paid subject only to a deduction of a</p>	6.1.1

	<p>proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the proposer and stamp duty charges.</p>	
	<p>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.</p>	<p>6.1.13</p>
	<p>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. You can contact Customer Service Department (details provided above) for migration and portability.</p>	<p>6.1.8 and 6.1.9</p>
	<p>Change in Sum Insured: Sum Insured can be changed (increased/decreased) only at the time of renewal, subject to underwriting by the company.</p>	<p>6.2.2.c</p>
	<p>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 the grounds of non-disclosure, misrepresentation, except on grounds of established fraud. The period of sixty continuous months is called as moratorium period. The moratorium will 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.</p> <p>The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the Policy contract.</p> <p>Note: the accrued credits gained under the ported and migrated policies shall be counted for the purpose of calculating the Moratorium Period.</p>	<p>6.1.7</p>

13	Your Obligations	<p>Disclosure of Information- 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.</p> <p>(Explanation: "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)</p>	6.1.14
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Declaration by the Policy Holder;

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

Place:

Date:

(Signature of the Policyholder)

Note:

- i. Insurer shall provide web-link where the product related documents including the Customer Information sheet are available on the website of the insurer.
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.
- iii. Insurer to take confirmation of the policyholder regarding receiving of the Customer Information Sheet.