

## HEALTH ASSURANCE - CUSTOMER INFORMATION SHEET

What am I covered for		
TITLE	DESCRIPTION	REFER TO POLICY SECTION NUMBER
<b>AccidentCare</b>	Coverage extended to individual and families. Under family option, AccidentCare coverage is defined as: For self is 100% of Sum Insured, For spouse is 50% of Sum Insured or Rs 10 lacs (whichever is lower) and For each child is 20% of Sum Insured or Rs 5 lacs (whichever is lower) upto maximum of 2 dependent children.	2.1
	a. Accident Death: 100% of applicable Sum Insured would be paid if during the Policy Period Insured Person meets with an Accidental bodily injury that causes death within 365 days from the date of occurrence of such accidental injury and results in direct cause of the death.	2.1.1
	b. Accident Permanent Total Disability (PTD): Insured Person would be paid this benefit upon the establishment of Permanent Total Disability caused due to an Accident (in Policy Period) within 365 days from the occurrence of such accident subject to conditions for Permanent Total Disability being met and acceptance of claims by the company	2.1.3
	<b>Accident Permanent Total Disability: 125% of Sum Insured</b>	
	We will not make payment under Permanent Total Disability in respect of an Insured Person and for any or all Policy Period more than once in the Insured Person's lifetime.	
	c. Accident Permanent Partial Disability (PPD): If an Insured Person suffers an Accident during policy period and within 365days from the date of occurrence of such accident and is the sole and direct cause of loss, Insured Person will be paid the percentage of applicable Sum Insured (as opted by Insured Person) as mentioned in the Policy Document	2.1.5
	<b>Additional Benefits</b>	
a. Child Education Benefit (available only in family option): In case of proposer's Accident Death or Permanent Total Disability, We will make a onetime payment as specified in the schedule of insurance certificate, per child towards the cost of education of up to 2 dependent children. This benefit would be payable to only the dependent children insured under the policy.	2.1.4	
b. Funeral Expenses: In case of death of an Insured Person an amount as specified in the schedule of insurance certificate would be paid towards the funeral expenses of the deceased.	2.1.2	
<b>Optional Benefits</b>		
a. Temporary Total Disability (TTD): If the Primary Insured (Proposer) suffers an Injury solely and directly due to an Accident occurring during the policy period which solely and directly results in the Primary Insured's Temporary Total Disability within 365 days from the date of accident, We will pay an amount equal to the lower of the Primary Insured's actual weekly earning or 1% of sum insured or Rs20,000 per week for each week that the Temporary Total Disability continues subject always to the availability of the sum insured.	2.1.6	
b. Accident Hospitalization: If the Insured Person is hospitalised during the Policy Period solely and directly due to an Injury sustained arising from an Accident occurring during the Policy Period, We will reimburse the hospitalization expenses up to the maximum limit of 2% of AccidentCare sum insured.	2.1.7	
<b>CritiCare</b>	a. Insured Person would be paid as per the benefit option chosen on the first diagnosis of any of the below mentioned 20 Critical Illnesses provided the insured person survives for a minimum of 30 days from the date of diagnosis of such Critical Illness.	2.2
	b. Under family option, coverage: For self is 100% of Sum Insured and For spouse is 100% of Sum Insured	
	c. Critical illnesses covered as mentioned in the Policy Document	
<b>Hospicash</b>	a. If the Insured Person is Hospitalised resulting from an Accident or Illness, We will pay the Daily Hospital Cash amount specified in Product Benefit Table for each continuous and completed period of 24 hours of Hospitalisation provided that:	2.3
	i. The Illness has occurred after 30 days from date of commencement of the Policy	

	<p>ii. The Insured Person should have been Hospitalised for a minimum period of atleast 48 hours with continuous and completed periods of 24 hours</p> <p>iii. We will not make any payment in respect of an Insured Person for more than 45 days of Hospitalisation in total under any Policy Year (including 7 days of ICU hospitalization)</p> <p>b. ICU (intensive Care Unit) cash benefit which is equivalent to double the Daily Cash benefit will be payable towards Hospitalisation in ICU up to maximum of 7 days</p> <p>Under family option, coverage for adults is 100% of Sum Insured and coverage for each child is 50% of Sum Insured</p>	
<b>Permanent Exclusions</b>	<p><b>A. Permanent Exclusions for AccidentCare Cover</b></p> <ol style="list-style-type: none"> <li>1. Suicide or self inflicted Injury, whether the Insured Person is medically sane or insane.</li> <li>2. 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.</li> <li>3. 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 or air force operation during peace time.</li> <li>4. Any change of profession 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.</li> <li>5. Committing an assault, a criminal offence or any breach of law with criminal intent.</li> <li>6. Taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a Medical Practitioner other than the Policyholder or an Insured Person.</li> <li>7. Death or disablement caused by ionizing radiation or contamination by radioactivity from any nuclear fuel.</li> <li>8. Participation in aviation/marine including crew other than as a fare-paying passenger in an aircraft/water craft that is authorized by the relevant regulations to carry such passengers between established airports or ports.</li> <li>9. Including but not limited to engaging in or taking part in professional/adventure sports or any hazardous pursuits, such as speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice in so far as they involve the training for or participation in competitions or professional sports, hunting etc;</li> <li>10. Any disability arising out of Pre-existing Diseases if not accepted and endorsed by Us.</li> <li>11. Body or mental infirmity or any disease except where such condition arises directly as a correspondence of an Accident during the Po</li> </ol> <p><b>B. Permanent Exclusions for CritiCare</b></p> <ol style="list-style-type: none"> <li>1. Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV); or</li> <li>2. The Insured Person's attempted suicide or self-inflicted injuries while sane or insane; or</li> <li>3. Any Congenital Anomaly or inherited disorder or developmental conditions of the Insured Person; or</li> <li>4. Narcotics used by the Insured Person unless taken as prescribed by a Medical Practitioner, or the Insured Person's abuse of drugs and/or consumption of alcohol; or</li> <li>5. Failure to seek or follow Medical Advice; or</li> <li>6. War (whether war be declared or not), invasion, act of foreign enemy, hostilities, armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes; or</li> <li>7. Taking part in any naval, military or air force operation during peace time; or</li> <li>8. Participation in aviation/marine including crew other than as a fare-paying passenger in an aircraft/water craft that is authorized by the relevant regulations to carry such</li> </ol>	<p>3(d)(1)</p> <p>3(d)(2)</p>

	<p>passengers between established airport or ports.</p> <p>9. Including but not limited to engaging in or taking part in professional/adventure sports or any hazardous pursuits, such as speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice in so far as they involve the training for or participation in competitions or professional sports, hunting etc; or</p> <p>10. Participation by the Insured Person in a criminal or a breach of law with criminal intent; or</p> <p>11. Nuclear contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.</p> <p><b>C. Permanent Exclusions for HospiCash Benefit</b></p> <p>1. Hospitalisation not in accordance with the diagnosis and treatment of the condition for which the Hospital confinement was required;</p> <p>2. Hospitalization solely for diagnostic or observation purpose;</p> <p>3. Treatment for weight reduction or weight improvement regardless of whether the same is caused (directly or indirectly) by a medical condition;</p> <p>4. Any dental care or Surgery of cosmetic nature, extraction of impacted tooth/teeth, orthodontics or orthognathic Surgery, or tempero-mandibular joint disorder except as necessitated by an Accidental Injury;</p> <p>5. Treatment for infertility or impotency, sex change or any treatment related to it, abortion, sterilization and contraception including any complications relating thereto;</p> <p>6. Treatment arising from pregnancy and it's complications which shall include childbirth or abortion or threatened abortion excluding ectopic pregnancy;</p> <p>7. Treatment for Congenital Anomaly;</p> <p>8. Hospitalisation primarily for diagnosis, X-ray examinations, general physical or medical check-up not followed by active treatment during the Hospitalisation period or Hospitalisation where no active treatment is given by the Medical Practitioner;</p> <p>9. Unproven/Experimental treatments/off-label treatment;</p> <p>10. Alternative treatment;</p> <p>11. Treatment of any mental or psychiatric condition including but not limited to insanity, mental or nervous breakdown / disorder, depression, dementia, Alzheimer's disease or rest cures;</p> <p>12. Admission to a nursing home or home for the care of the aged for rehabilitation, or convalescence;</p> <p>13. Treatment directly or indirectly arising from alcohol, drug or substance abuse and any illness or Accidental Injury which may be suffered after consumption of intoxicating substances, liquors or drugs;</p> <p>14. Treatment directly or indirectly arising from or consequent upon war (whether war be declared or not), invasion, acts of foreign enemies, hostilities, civil war, rebellion, active participation in strikes, riots or civil commotion, revolution, insurrection or military or usurped power, and full-time service in any of the armed forces;</p> <p>15. Acquired Immune Deficiency Syndrome (AIDS) and all illnesses or diseases caused by or related to the Human Immuno-deficiency Virus;</p> <p>16. Sexually transmitted diseases;</p> <p>17. Cosmetic or plastic Surgery except to the extent that such Surgery is necessary for the repair of damage caused solely by Accidental Injuries; treatment of xanthelesema, syringoma, acne and alopecia;</p> <p>18. Nuclear disaster, radioactive contamination and/or release of nuclear or atomic energy;</p>	<p>3(d)(3)</p>
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	<ol style="list-style-type: none"> <li>19. Treatment for Accidental Injury or Illness caused by intentionally self-inflicted Injuries; or any attempts of suicide while sane or insane;</li> <li>20. Treatment for Accidental Injury or Illness caused by violation or attempted violation of the law, or resistance to arrest;</li> <li>21. Including but not limited to engaging in or taking part in professional/adventure sports or any hazardous pursuits, such as speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice in so far as they involve the training for or participation in competitions or professional sports, hunting etc;</li> <li>22. Circumcision unless necessary for treatment of a disease or necessitated due to an Accident;</li> <li>23. Hospitalisation where the Insured Person is a donor for any organ transplant;</li> <li>24. Any treatment outside of Republic of India;</li> <li>25. Treatment to assist reproduction, including IVF treatment;</li> <li>26. Hormone Replacement Therapy;</li> <li>27. Ageing and Puberty: Treatment to relieve symptoms and complications caused by ageing, puberty, or other natural physiological cause, such as menopause and hearing loss caused by maturing or ageing;</li> <li>28. Artificial Life Maintenance: Artificial life maintenance, including life support machine use, where such treatment will not result in recovery or restoration of the previous state of health;</li> <li>29. Hereditary conditions: Treatment for abnormalities, deformities Illness present only because they have been passed down through generations of family;</li> <li>30. Sleep disorders: Treatment for sleep apnea, snoring or any other sleep-related breathing problem;</li> <li>31. Speech disorders: Treatment for speech disorders, including stammering;</li> <li>32. Treatment for developmental problems: Treatment for, or related to developmental problems, including – learning difficulties (such as dyslexia), behavioral problems, including attention deficit hyperactivity disorder (ADHD);</li> <li>33. Any costs or expenses specified in the List of Expenses Generally Excluded at Annexure II.</li> </ol>	
<p><b>Waiting Period</b></p>	<p><b>a. Initial Waiting Period</b>  <b>CritiCare:</b> Benefits will not become payable if the signs or symptoms of any of the listed critical illnesses commence within 90 days from the date of commencement of CritiCare coverage of the first policy.  <b>HospiCash:</b> Benefits will not become payable if the signs or symptoms and/or Treatment fall within 30 days from the date of commencement of HospiCash coverage except accidents.</p> <p><b>b. Pre-Existing Diseases (Applicable for CritiCare and HospiCash)</b>  Benefits will not be available for Pre-existing Diseases until 48 months of continuous coverage have elapsed since the inception of the first Policy with Us or other insurer in case of portability, for the respective benefit.</p> <p><b>c. Specific Waiting Period for the HospiCash Benefit</b>  For the payment of the HospiCash Benefit, the disease conditions / treatments listed below will be subject to a waiting period of 24 months and will be covered from the commencement of the third Policy Year as long as the Insured Person has been insured continuously under the Policy without any break</p>	<p>3(a)</p> <p>3(b)</p> <p>3(c)</p>

	<ol style="list-style-type: none"> <li>1. Stones in biliary and urinary systems</li> <li>2. Lumps/ cysts/ nodules/ polyps/ internal tumours excluding malignancies</li> <li>3. Gastric and duodenal ulcers</li> <li>4. Surgery on tonsils / adenoids</li> <li>5. Osteoarthritis / arthritis / gout / rheumatism / spondylosis / spondylitis / intervertebral disc prolapse</li> <li>6. Cataract and its complications</li> <li>7. Fissure / Fistula / Haemorrhoids of anal and rectal region</li> <li>8. Hernia / hydrocele / varicocele / spermatocele</li> <li>9. Chronic renal failure or end stage renal failure</li> <li>10. Sinusitis / deviated nasal septum / tympanoplasty / chronic suppurative otitis media</li> <li>11. Benign prostatic hypertrophy</li> <li>12. Joint replacements surgery except in case of accidents</li> <li>13. Dilatation and curettage except in case of surgical abortion</li> <li>14. Varicose veins of legs</li> <li>15. Dysfunctional uterine bleeding / fibroids / prolapse uterus / endometriosis</li> <li>16. Diabetes and related complications including but not limited to: <ol style="list-style-type: none"> <li>a) Hyperglycaemia with or without coma</li> <li>b) Hypoglycaemia with or without coma</li> <li>c) Diabetic Ketoacidosis</li> <li>d) Diabetic Nephropathy</li> <li>e) Diabetic Retinopathy</li> <li>f) Diabetic Neuropathy</li> </ol> </li> <li>17. Hysterectomy for any benign disorder</li> <li>18. Thyroid and parathyroid gland disorders excluding malignancy</li> </ol>	
<b>Payout basis</b>	Lump sum payout for all the three benefits – CritiCare, AccidentCare and HospiCash; AccidentCare cover also has an optional Accident Hospitalization benefit which is payable only as reimbursement and optional Temporary Total Disability benefit.	
<b>Renewal Conditions</b>	<ul style="list-style-type: none"> <li>• The Waiting Periods mentioned in the Policy wording will get reduced by 1 year with every continuous renewal for the respective benefit under Health Assurance Policy.</li> <li>• All the three benefits under Health Assurance can be renewed for lifetime unless the Insured Person or any one acting on behalf of an Insured Person has acted in a dishonest or fraudulent manner or any misrepresentation under or in relation to this Policy.</li> <li>• Renewal premium is subject to change with prior approval from IRDA.</li> <li>• There will be no underwriting on Policy renewal. The first year underwriting results will continue.</li> <li>• We will allow a grace period of 30 days from the due date of the renewal premium for payment to Us</li> </ul>	
<b>Renewal Benefits</b>	If the Policy is renewed, the Sum Insured will be increased by 5% of the Sum Insured (shown in the Schedule of Insurance Certificate during the first Policy Year) for every claim free year upto a cumulative maximum of 25% of the Sum Insured for the AccidentCare cover only. However, for sum insured 100 lacs and above, such accrual would happen only upto 69 years of age. From age 70 years onwards, no further accrual will happen.	4(l)

**Cancellation**

You may terminate this Policy by giving 30 days' prior written notice to Us. We shall cancel the Policy and refund the premium for the period as mentioned herein below, provided that no claim has been made under the Policy by or on behalf of any Insured Person:

<b>1 year</b>		<b>2 years</b>		<b>3 years</b>	
Policy in-force up to	Refund %	Policy in-force up to	Refund %	Policy in-force up to	Refund %
Up to 30 days	<b>75%</b>	Up to 30 days	<b>87.5%</b>	Up to 30 days	<b>90%</b>
31 to 90 days	<b>50%</b>	31 to 90 days	<b>75%</b>	31 to 90 days	<b>87.5%</b>
91 to 180 days	<b>25%</b>	91 to 180 days	<b>62.5%</b>	91 to 180 days	<b>75%</b>
exceeding 180 days	<b>0%</b>	181 to 365 days	<b>50%</b>	181 to 365 days	<b>60%</b>
		366 to 455 days	<b>25%</b>	366 to 455 days	<b>50%</b>
		456 to 545 days	<b>12%</b>	456 to 545 days	<b>25%</b>
		Exceeding 545 days	<b>0%</b>	545 to 720 days	<b>12%</b>
				Exceeding 720 days	<b>0%</b>

4(h)(1),  
4(h)(2),  
4(h)(3)

However, policy would be cancelled, and no claim or refund would be due if Insured Person has not correctly disclosed details about current and past health status or has otherwise encouraged or participated in any fraudulent claims under the Policy or has made any misrepresentation in the documents submitted in support of income.