

Customer Information Sheet

Sl. No	Title	Description	Policy Clause Number
1	Products Name	Oocyte Guard	
2	What am I covered for	<p>Base Coverage:</p> <ul style="list-style-type: none"> • Inpatient Care: 24 hours and More of Hospitalization for any complication arising due to Oocyte Retrieval • Modern treatments like Robotic surgeries, oral chemotherapy etc. are covered • Pre & Post hospitalization: 30 and 60 days respectively. Up to Sum Insured. • Road ambulance covered up to INR 2000 per hospitalization. • Day Care Treatment: 2 Hours and more of hospitalization for any complication arising due to Oocyte Retrieval • Home Care/Domiciliary treatment covered up to Sum Insured. 	3.1 3.1 3.2 3.3 3.4 3.5
3	What are the major exclusions in the policy	<ul style="list-style-type: none"> • Investigation & Evaluation • Rest Cure, rehabilitation and respite care • Obesity/ Weight Control • Cosmetic or plastic Surgery • Hazardous or Adventure sports • Breach of law • Excluded Providers • Refractive Error • Unproven Treatments • Sterility and Infertility • Maternity Expenses • Conflict & Disaster • External Congenital Anomaly • Dental Treatment • Unrecognized Physician or Hospital <p>(Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing)</p>	4
4	Waiting period	<ul style="list-style-type: none"> • 30-day Waiting Period: 30 days for all illness (not applicable on renewal or for accidents) 	4.1.1
5	Payment basis	Cashless treatment or Reimbursement of covered expenses up to specified limits	5.2.4
6	Loss Sharing	<p>Sub-limits mentioned for benefits:</p> <ul style="list-style-type: none"> • Modern Treatments: Up to INR 1Lac on few robotic surgeries • Road Ambulance INR 2000 per hospitalization 	3.1 3.3
7	Renewal Conditions	<p>The Policy shall ordinarily be renewable except on grounds of fraud, moral hazard, misrepresentation by the Insured Person.</p> <ul style="list-style-type: none"> • The Company shall endeavor to give notice for renewal. However, the Company is not bound to give any notice for renewal. • Renewal shall not be denied on the ground that the Insured had made a claim or claims in the preceding policy years. 	5.1.3

		<ul style="list-style-type: none"> Request for renewal along with requisite premium shall be received by the Company before the end of the Policy Period. At the end of the Policy Period, the Policy shall terminate and can be renewed within the Grace Period to maintain continuity of benefits without Break in Policy. Coverage is not available during the Grace Period. No loading shall apply on renewals based on individual claims experience. 										
8	Renewal Benefits	NA										
9	Cancellation	<p>This policy would be cancelled, and no claim or refund would be due to you if:</p> <ul style="list-style-type: none"> you have not correctly disclosed details about current and past health status OR you have otherwise encouraged or participated in any fraudulent claim under the policy. 	5.1.2									
10	Claims	<p>For Cashless Service:</p> <ul style="list-style-type: none"> Hospital Network details can be obtained from www.nivabupa.com <p>For Reimbursement:</p> <table border="1"> <thead> <tr> <th>S.No.</th> <th>Type of Claim</th> <th>Prescribed Time Limit</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Reimbursement of hospitalization, day care and prehospitalization expenses</td> <td>Within thirty days of date of discharge from hospital</td> </tr> <tr> <td>2.</td> <td>Reimbursement of post hospitalization expenses</td> <td>Within fifteen days from completion of post hospitalization treatment</td> </tr> </tbody> </table>	S.No.	Type of Claim	Prescribed Time Limit	1.	Reimbursement of hospitalization, day care and prehospitalization expenses	Within thirty days of date of discharge from hospital	2.	Reimbursement of post hospitalization expenses	Within fifteen days from completion of post hospitalization treatment	5.2.4
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11	Policy Servicing/ Grievances/Complaints	<ul style="list-style-type: none"> In case of any grievance the Insured Person may contact the company through: 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 Email ID: customercare@nivabupa.com Senior citizens may write to us at seniorcitizensupport@nivabupa.com Insured person may also approach the grievance cell at any of company's branches with the details of grievance If Insured person is not satisfied with the redressal of grievance through one of the above methods, Insured Person may contact the grievance officer at: Grievance Redressal Officer Niva Bupa Health Insurance Company Limited 	5.1.8									

		<p>D-5, 2nd Floor, Logix Infotech Park opp. Metro Station, Sector 59, Noida, Uttar Pradesh, 201301 Email: GRO@nivabupa.com</p> <p>For details of grievance officer, kindly refer the link https://www.nivabupa.com/customer-care/health-services/grievance-redressal.aspx</p> <ul style="list-style-type: none"> IRDAI/(IGMS/Call Centre): Email ID: www.igms.irdai.gov.in Ombudsman (Refer Annexure II of policy document for List of Insurance Ombudsmen) 	
12	Insured's Rights	<ul style="list-style-type: none"> Free Look - If you do not agree to the terms and conditions of the Policy, you may cancel the Policy, stating your reasons within 15 days (thirty days for policies with a term of 3 years, if sold through distance marketing) of receipt of the Policy document provided no claims have been made under any benefits. The free look provision is not applicable at the time of Renewal of the Policy. Implied renewability - Your policy is ordinarily renewable for life provided the due premium is paid on time. Migration and Portability - You can migrate / port your policy at the time of renewal according to the IRDAI guidelines. You can contact Customer Service Department (phone no. and email ID provided above) for migration and portability. Increase in Sum Insured during the Policy term - You may opt for enhancement of Sum Insured at the time of Renewal, subject to underwriting. You can contact Customer Service Department (phone no. and email ID provided above) for increasing the Sum Insured. Turn Around Time (TAT) for settlement of Reimbursement - We shall settle or repudiate a claim within 30 days of the receipt of the last necessary document. 	<p>5.1.1</p> <p>5.1.3</p> <p>5.1.12 & 5.1.13</p> <p>5.2.3</p> <p>5.2.4</p>
13	Insured's Obligations	<ul style="list-style-type: none"> Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid. Disclosure of material information at the time of Renewal such as change in address, geographical location etc. 	5.1.14

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.

Benefit Illustration

Benefit Illustration (5 Lac Sum Insured, Policy Term 1 year)										
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.)
			Illustration 1							
18	5,042.00	5,00,000	NA	NA	NA	NA	NA	NA	NA	NA
21	5,042.00	5,00,000	NA	NA	NA	NA	NA	NA	NA	NA
39	7,563.00	5,00,000	NA	NA	NA	NA	NA	NA	NA	NA
45	10,083.00	5,00,000	NA	NA	NA	NA	NA	NA	NA	NA
Total premium for all members of the family is <u>Rs.27,730</u> , when each member is covered separately. Sum Insured available for each individual is <u>Rs.500,000</u> .			Total premium for all members of the family is <u>Rs.NA</u> , when they are covered under a single policy. Sum Insured available for each family member is <u>Rs.NA</u> .				Total premium when the policy is opted on floater basis is <u>Rs.NA</u> Sum Insured of <u>Rs.NA</u> is available for the entire family.			
			Illustration 2							
55	15,125.00	5,00,000	NA	NA	NA	NA	NA	NA	NA	NA
63	15,125.00	5,00,000	NA	NA	NA	NA	NA	NA	NA	NA

<p>Total premium for all members of the family is <u>Rs.30,250</u>, when each member is covered separately.</p> <p>Sum Insured available for each individual is <u>Rs.500,000</u>.</p>			<p>Total premium for all members of the family is <u>Rs.NA</u>, when they are covered under a single policy.</p> <p>Sum Insured available for each family member is <u>Rs.NA</u>.</p>				<p>Total premium when the policy is opted on floater basis is <u>Rs.NA</u></p> <p>Sum Insured of <u>Rs.NA</u> is available for the entire family.</p>			
			Illustration 3							
65	15,125.00	5,00,000	NA	NA	NA	NA	NA	NA	NA	NA
70	15,125.00	5,00,000	NA	NA	NA	NA	NA			
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<p>Note: Premium rates specified in the above illustration are standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.</p>										