

Customer Information Sheet

Sl No	TITLE	DESCRIPTION	Refer to policy clause number
1.	Product Name	Saral Suraksha Bima , Niva Bupa Health Insurance Co. Ltd.	
2.	What am I covered for	1.Base Covers:	
		a) Accidental Death	4.1(a)
		b) Permanent total Disablement due to accident	4.1(b)
		c) Permanent Partial Disablement due to accident	4.1(c)
		2.Optional Covers:	
		a) Temporary Total Disablement	4.2(a)
		b) Hospitalisation Expenses due to Accident	4.2(b)
	c) Education Grant	4.2(c)	
3	What are the Major exclusions in the policy	Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:	
		<p>1. Any claim for death or disablement (whether of a permanent nature or of a temporary nature), hospitalization of the insured person</p> <p>a) 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.</p> <p>b) From intentional self-injury unless in self-defense or to save life, suicide or attempted suicide;</p> <p>c) Whilst under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication.</p> <p>d) Whilst engaging in aviation or ballooning, or whilst mounting into, or dismounting from or travelling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any Scheduled Airlines in the world.</p> <p>e) Arising or resulting from the Insured Person committing any breach of law with criminal intent.</p>	6(i) 6(ii) 6(ii) 6(ii)
		2. Any claim for death, disablement (whether of a permanent nature or of a temporary nature), hospitalization of Insured Person due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.	6(iii)

		3. 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.	6(iv)
		4. 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.	6(v)
4.	Waiting period	Not applicable	
5.	Payment basis	a) The payment of claims under all the base covers of Standard PA product and the optional covers "temporary total disablement benefit" and "Education grant" is on benefit basis. b) The payment of claims under the optional cover "Hospitalisation Expenses due to Accident" is on indemnity basis (Cashless/Reimbursement).	
6.	Loss sharing	Not applicable	
7.	Renewal Conditions	a) The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person. b) This policy shall automatically terminate upon the Insured Person's death or payment of 100% Sum Insured. However, the cover shall continue for the remaining Insured Persons till the end of Policy Period. The other insured persons may also apply to renew the policy. Automatic Termination of Insurance.	8.13 8.4
8.	Cancellation	i. The Insured may cancel this Policy by giving 15days' written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired Policy Period. ii. The Company may cancel the Policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the Insured Person, by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non- disclosure of material facts or fraud.	8.11 (i) 8.11 (ii)
9	Claims	1. Notification: Intimation about an event or occurrence that may give rise to a claim under this policy must be given within 30 days of its happening. 2. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.	7.1 7.3

10	Policy Servicing/Grievances/ Complaints	<ul style="list-style-type: none"> In case of any grievance the Insured Person may contact the company through: Customer Services Department D-5, 2nd Floor, Logix Infotech Park opp. Metro Station, Sector 59, Noida, Uttar Pradesh, 201301 Contact No: 1860-500-8888 Fax No.: 011-30902010 Email ID: customercare@maxbupa.com Senior citizens may write to us at: seniorcitizensupport@maxbupa.com 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 D-5, 2nd Floor, Logix Infotech Park opp. Metro Station, Sector 59, Noida, Uttar Pradesh, 201301 Email: priority.services@maxbupa.com or GRO@maxbupa.com For details of grievance officer, kindly refer the link https://www.maxbupa.com/customer-care/health-services/grievance-redressal.aspx IRDAI/(IGMS/Call Centre): Email ID: www.igms.irdai.gov.in Ombudsman (Refer Annexure A of policy document for List of Insurance Ombudsmen) 	10
11.	Insured 's Rights	<p>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 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.</p> <p>Implied renewability - Your policy is ordinarily renewable for life provided the due premium is paid on time</p> <p>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.</p> <p>Turn Around Time (TAT) for issue of Pre-Auth – 4 hours 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 information and documentation</p>	8.18 8.13 8.20 (iii) 7.3
12.	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 occupation, address etc. 	8.10 8.1

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.

