

Customer Information Sheet

Sl. No	Title	Description	Policy Clause Number
1	Products Name	SurroGuard	
2	What am I covered for	<p>Base Coverage:</p> <ul style="list-style-type: none"> • Inpatient Care – Coverage for medical expenses incurred for Hospitalization • Pre-Hospitalization Medical Expenses – Coverage for a fixed period of 30 days prior to the date of admissible Hospitalization covered under the Policy • Post-Hospitalization Medical Expenses – Coverage for a fixed period of 60 days from the date of discharge from the Hospital, following an admissible hospitalization covered under the Policy. • Road Ambulance – Coverage for expenses incurred towards ambulance charges for transportation of an Insured person. • Modern Treatment – Coverage for a list of modern treatment as inpatient or daycare treatment • Day Care Treatment- Hospitalization for more than 2 hours. • Home Care/Domiciliary Treatment covered up to Sum Insured 	3.1 3.2 3.2 3.3 3.1 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 & Infertility • Any medical treatment taken outside India. • Injury or Disease caused by or contributed to by nuclear weapons/materials • Any medical procedure or treatment, which is not medically necessary or not performed by a Medical Practitioner. <p><i>(Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing)</i></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
5	Payment basis	Cashless treatment or Reimbursement of covered expenses up to specified limits	5.2.4
6	Loss Sharing	<ul style="list-style-type: none"> • Road Ambulance – Up to a maximum of Rs. 2000/- per hospitalization • Modern Treatment – INR 1L on few Robotic Surgeries. 	3.3 3.1
7	Renewal Conditions	<p>The policy shall ordinarily be renewable except on grounds of fraud, moral hazard, misrepresentation by the insured person. The Company is not bound to give notice that it is due for renewal.</p> <ul style="list-style-type: none"> • 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

Product Name: SurroGuard | Product UIN: NBHHLIP24081V012324

		<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. If not renewed within Grace Period after due renewal date, the Policy shall terminate. 										
8	Renewal Benefits	NA	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
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										
11	Policy Servicing/ Grievances/Complaints	<ul style="list-style-type: none"> In case of any grievance the Insured Person may contact the company through: <p>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 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> 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: <p>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 Email: GRO@nivabupa.com</p> 	5.1.8									

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		<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 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 3 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	22,642.00	5,00,000	NA	NA	NA	NA	NA	NA	NA	NA
21	22,642.00	5,00,000	NA	NA	NA	NA	NA	NA	NA	NA
39	33,963.00	5,00,000	NA	NA	NA	NA	NA	NA	NA	NA
45	45,283.00	5,00,000	NA	NA	NA	NA	NA	NA	NA	NA
Total premium for all members of the family is Rs.1,24,530 , when each member is covered separately. Sum Insured available for each individual is Rs.500,000 .			Total premium for all members of the family is Rs.NA , when they are covered under a single policy. Sum Insured available for each family member is Rs.NA .				Total premium when the policy is opted on floater basis is Rs.NA Sum Insured of Rs.NA is available for the entire family.			
Illustration 2										
55	67,925.00	5,00,000	NA	NA	NA	NA	NA	NA	NA	NA
63	67,925.00	5,00,000	NA	NA	NA	NA	NA	NA	NA	NA
Total premium for all members of the family is Rs.1,35,850 , when each member is covered separately. Sum Insured available for each individual is Rs.500,000 .			Total premium for all members of the family is Rs.NA , when they are covered under a single policy. Sum Insured available for each family member is Rs.NA .				Total premium when the policy is opted on floater basis is Rs.NA Sum Insured of Rs.NA is available for the entire family.			

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			Illustration 3							
65	67,925.00	5,00,000	NA	NA	NA	NA	NA	NA	NA	NA
70	67,925.00	5,00,000	NA	NA	NA	NA	NA			
<p>Total premium for all members of the family is Rs.1,35,850, when each member is covered separately.</p> <p>Sum Insured available for each individual is Rs.500,000.</p>			<p>Total premium for all members of the family is Rs.NA, when they are covered under a single policy.</p> <p>Sum Insured available for each family member is Rs.NA.</p>				<p>Total premium when the policy is opted on floater basis is Rs.NA</p> <p>Sum Insured of Rs.NA is available for the entire family.</p>			
<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>										