

Raheja QBE General Insurance Company Limited
 5th Floor, A Wing, Fulcrum, IA Project Road, Sahar, Andheri East, Mumbai – 400059, India.
 Tel: 022-69155050 | Email: customercare@rahejaqbe.com | Website: www.rahejaqbe.com
 CIN: U66030MH2007PLC173129, IRDAI Reg. No. 141

CUSTOMER INFORMATION SHEET			
This document provides key information about your policy. You are also advised to go through your policy document.			
Sr. No	Title	Description	Refer to Policy clause number
1	Product Name	RQBE Poorna Suraksha Bima	
2	Policy Number	XXXXXXXXXX	
3	Type of Insurance Product/Policy	Benefit Product	
4	Sum Insured	Individual Sum Insured	
5	Policy Coverage (Type of Cover)	List of Benefits	Section : D.1.1.
		Home Suraksha	
		This Policy shall indemnify the Reasonable and Customary accidentally physically lost destroyed or damaged other than by an excluded cause during upto a maximum amount payable in the event the Home Building is a Total Loss is ₹1,00,00,000/- (Rupees One Crore). the period of insurance or any subsequent period in respect of which the insured shall have paid and the Company shall have accepted the premium required for the renewal of this policy :	
		Fire	
		Explosion / Implosion	
		Lightning	
		Earthquake, volcanic eruption, or other convulsions of nature	
		Storm, Tempest, Cyclone, Typhoon, Hurricane, Tornado, flood, inundation (STFI)	
		Subsidence, Landslide and Rock slide	
		Bush fire, Forest fire and Jungle fire	
		Impact damage of any kind, i.e., damage caused by impact of, or collision caused by, any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.),	
		Missile testing operations	
		Riot, Strikes, Malicious Damages	
		Bursting or overflowing of water tanks, apparatus and pipes,	
		Leakage from installations. automatic sprinkler	
		Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events	
		up to 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer	
		up to 2 % of the claim amount for reasonable costs of removing debris from the site.	
	Add-on Cover	For details, please read the terms and conditions mentioned in the policy document(s)	
		Acts of terrorism (Coverage as per Terrorism Clause attached.)	

Raheja QBE General Insurance Company Limited
 5th Floor, A Wing, Fulcrum, IA Project Road, Sahar, Andheri East, Mumbai – 400059, India.
 Tel: 022-69155050 | Email: customercare@rahejaqbe.com | Website: www.rahejaqbe.com
 CIN: U66030MH2007PLC173129, IRDAI Reg. No. 141

	Shopkeeper Suraksha	
Section I hardware Damage :	This Policy shall indemnify the Reasonable and Customary accidentally physically lost destroyed or damaged other than by an excluded cause upto actuals subject to a maximum of Rs.50,00,000/- during the period of insurance or any subsequent period in respect of which the insured shall have paid and the Company shall have accepted the premium required for the renewal of this policy,:	Section : D.1.3.
	Fire	
	Explosion / Implosion	
	Lightning	
	Earthquake, volcanic eruption, or other convulsions of nature	
	Storm, Tempest, Cyclone, Typhoon, Hurricane, Tornado, flood, inundation (STFI)	
	Subsidence, Landslide and Rock slide	
	Bush fire, Forest fire and Jungle fire	
	Impact damage of any kind, i.e., damage caused by impact of, or collision caused by, any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.).	
	Missile testing operations	
	Riot, Strikes, Malicious Damages	
	Bursting or overflowing of water tanks, apparatus and pipes,	
	Acts of terrorism (Coverage as per Terrorism Clause attached.)	
	Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events	
	up to 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer	
	up to 2 % of the claim amount for reasonable costs of removing debris from the site.	
	Additions, alterations or extensions: maximum limit under this cover is 15% (excluding stocks)	
	Temporary removal of stocks : maximum cover will be 10% of the Sum Insured of Stock	
	Cover for Specific Contents: We cover the following, as applicable: i. Money for an amount not exceeding ₹50,000 (Rupees Fifty Thousand) during the policy period. ii. Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind, but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding ₹50,000 (Rupees Fifty Thousand) during the policy period. iii. Computer programmes, information and data but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding ₹ 5 Lakh (Rupees Five Lakh) during the policy period. iv. Employees', Directors', visitors' personal effects of every description (other than motor vehicles) for an amount not exceeding ₹15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 (twenty) persons during the policy period.	
	Start-Up Expenses : not exceeding ₹ 5 Lakh (Rupees Five Lakhs) during the policy period.	
	Professional fees: upto a maximum of 5 % of the claim amount	
	Costs compelled by Municipal Regulations	

		Hospital Daily Cash (List of Benefit) If the Insured Person is Hospitalized during the Policy Period for Medically Necessary treatment of an Illness or Accidental injury that occurred during the Policy Period, We will pay the Daily Cash Benefit specified in the Policy Schedule for each continuous and completed period of 24 hours of Hospitalization.	Section D 1.4
		A deductible of 1 day as stated in the Policy Schedule/Certificate of Insurance will be applicable. Our maximum liability shall be restricted to the daily allowance till opted length of stay and Waiting Period mentioned in the Policy Schedule/Certificate of Insurance	
		ICU double Cash Benefit: If the Insured Person is Hospitalized in an Intensive Care Unit (ICU) during the Policy Period for Medically Necessary treatment of an Illness Or an Injury that occurred during the Policy Period, We will pay 2 times the Daily Cash Benefit amount specified in the Policy Schedule for each continuous and completed period of 24 hours of Hospitalization. Coverage under this benefit is limited to a maximum of 7 days per Policy Year. A deductible of 1 day will be applicable.	Section D 1.4.i
		Accident Hospital Cash Double Benefit: If the Insured Person is Hospitalized during the Policy Period for Medically Necessary treatment due to an accidental injury that occurred during the Policy Period, We will pay 2 times the Daily Cash Benefit amount specified in the Policy Schedule for each continuous and completed period of 24 hours of Hospitalization. Coverage under this benefit is limited to a maximum of 7 days per Policy Year. A deductible of 1 day will be applicable.	Section D 1.4.ii
5	Policy Coverage (Type of Cover)	Personal Accident (List of Benefit)	
	Accidental Death	If the Insured Person suffers an Injury solely and directly due to an Accident that occurs during the Policy Period and such Injury solely and directly results in death of the Insured Person within 365 days from the date of the Accident, We will pay the Accident Sum Insured as specified in the Policy Schedule to the Nominee.	Section D. 1.5
	Permanent Total Disability Cover	If the Insured Person suffers an Injury solely and directly due to an Accident that occurs during the Policy Period and such Injury solely and directly results in Permanent Total Disablement of the Insured Person which is of the nature specified in the policy wordings, within 365 days from the date of the Accident, We will pay the Sum Insured as specified in the Policy Schedule to the Insured Person.	Section D. 1.5.i
	Permanent Partial Disability Cover	If the Insured Person suffers any Injury due to an Accident that occurs during the Policy Period and within twelve calendar months of its occurrence, be the sole and direct cause of the total and / or partial and irrecoverable loss of use or of the actual loss by physical separation of the following, then the percentage of the Sum Insured as indicated in policy wordings	Section D. 1.5.ii
	Road ambulance Cover	If an Insured Person suffers an Injury due to an Accident and such Injury requires the Insured Person to be transported to the Hospital by an Ambulance, then We shall reimburse the costs incurred up to the limits as specified in the Policy Schedule or Certificate of Insurance.	Section D. 1.5.iii

	Loss or damage to clothing	If Insured Person suffers an Injury due to an Accident, then we will pay for loss or damage to the Insured Person's clothing in the Accident subject to the maximum limit as stated in the Schedule.	Section D. 1.5.iv
	Transportation of mortal remains and Funeral Expenses	If an Insured Person suffers an Injury due to an Accident during the Policy Period which is the sole and direct cause of his death within (365) days from the date of the Accident. We will pay one-time payment towards Transportation of Insured Person's Mortal Remains to a Hospital, cremation ground or burial ground or to the Insured Person's residence and funeral expenses. The benefit payable will be the Actual costs incurred on transporting the Insured Person's mortal remains and for funeral expenses subject to the maximum limit of the lower of 1% of the Sum Insured or the amount as stated in the Schedule.	Section D. 1.5.v
6	Loss Participation	Home Suraksha	
	Section : E	Deductible (Terrorism): 1% of claim amount subject to minimum of Rs 10,000 and maximum of Rs 500,000	
		Shopkeeper Suraksha	
		Excess of 5 % of each claim, subject to a minimum of ₹ 10,000 (Rupees Ten Thousand). This means that We will deduct 5 % of each claim, subject to a minimum of ₹ 10,000 (Rupees Ten Thousand) for each and every loss suffered by You under the terms of this policy	
		Deductible (Terrorism): 5% of claim amount subject to minimum of Rs 10,000 and maximum of Rs 10,000	
7	Exclusions	General Exclusions Home Suraksha The Company shall not be liable to make any payment under the policy towards any claim in connection with or in respect of: Loss or damage, or destruction caused to the Insured Property by burning of Insured Property by order of any Public Authority a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made up ground, c. coastal or river erosion, d. defective design or workmanship or use of defective materials, or e. demolition, construction, structural alterations or repair of any property, or ground works or excavations. Loss or damage, or destruction caused to the Insured Property by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds. Temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or temporary or permanent dispossession of any Building by unlawful occupation Exclusions and Excessasper Terrorism Clause. a. repairs or alterations in the Building in which Your Business is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You. Events if it is a. of any article or thing outside Your Premises, or b. of any article or thing attached from the outside of the outer walls or the roof of Your Premises, unless securely mounted Damage due to Terrorism risk	Section E

Raheja QBE General Insurance Company Limited
 5th Floor, A Wing, Fulcrum, IA Project Road, Sahar, Andheri East, Mumbai – 400059, India.
 Tel: 022-69155050 | Email: customer@rahejaqbe.com | Website: www.rahejaqbe.com
 CIN: U66030MH2007PLC173129, IRDAI Reg. No. 141

7	Exclusion	Shopkeeper Suraksha	Section E
		The Company shall not be liable to make any payment under the policy towards any claim in connection with or in respect of:	
		Loss or damage, or destruction caused to the Insured Property by a. its undergoing any heating or drying process, or b. burning of Insured Property by order of any Public Authority.	
		Loss or damage, or destruction caused to the Insured Property by a. caused to boilers, economizers or other vessels, machinery or apparatus in which steam is generated, or their contents, resulting from their own explosion or implosion, or b. caused by centrifugal forces	
		Loss or damage, or destruction caused to the Insured Property by a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made up ground, c. coastal or river erosion, d. defective design or workmanship or use of defective materials, or e. demolition, construction, structural alterations or repair of any property, or groundworks or excavations.	
		Loss or damage, or destruction caused to the Insured Property by a. caused by pressure waves caused by aircraft or other aerial or space loss or damage, or destruction caused to the Insured Property by devices travelling at sonic or supersonic speeds. b. caused by vehicle, animal or aircraft belonging to or owned by Insured or their employee while acting in the course of employment.	
		Loss or damage, or destruction caused to the Insured Property by a. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind, b. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or c. temporary or permanent dispossession of any Building by unlawful occupation by any person.	
		Exclusions as per Terrorism Clause	
		Loss or damage, or destruction caused to the Insured Property by a. repairs or alterations in the Building in which Your Business is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.	
		Loss or damage, or destruction caused to the Insured Property a. of any article or thing outside Your Premises, or <u>b. of any article or thing attached from</u> loss or damage, or destruction caused to the Insured Property by the outside of the outer walls or the roof of your Premises, unless securely mounted.	

	Pre-Existing Diseases	For Hospital Daily Cash Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with insurer. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage. Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.	
		List of applicable diseases for 36 months waiting period are: <ul style="list-style-type: none"> • Pre-Existing Diseases • Age-related Osteoarthritis & Osteoporosis • Schizophrenia (ICD code: F20 to F29) • Psychosis (ICD code: F29) • Dissociative and conversion disorder (ICD Code: F44.9) 	
	Specific Waiting Period	Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with the Insurer. This exclusion shall not be applicable for claims arising due to an accident.	
		In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.	
		If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.	
		The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.	
		If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.	
		List of applicable disease for 24 months waiting period are: <ul style="list-style-type: none"> • Pancreatitis and stones in biliary and urinary system • Cataract, glaucoma and other disorders of lens, disorders of retina • Hyperplasia of prostate, hydrocele and spermatocele 	
8	Special Conditions and Warranties (if any)	For details, please read the terms and conditions mentioned in the policy document(s) and also refer to SI No. 14 : "Obligations of the Policyholder"	

9	Admissibility of the claim	Home Suraksha	
		<p>PARTIAL LOSS : In cases where the Insured subject matter of insurance is repaired, We will pay expenses necessarily incurred to restore the damaged subject matter of insurance to its former state of serviceability including the cost of servicing the repairs , customs duties and dues and other charges incidental to providing service if any, to the extent such expenses have been included in the Sum Insured, provided such repairs are executed at Authorised Service Centres.</p> <p> Claim amount Less : Salvage Less: Under Insurance Less Excess Less: Reinstatement Premium = Total Claims payable </p>	
		Shopkeeper Suraksha	Section E
		<p>PARTIAL LOSS : In cases where the Insured subject matter of insurance is repaired, We will pay expenses necessarily incurred to restore the damaged subject matter of insurance to its former state of serviceability including the cost of servicing the repairs , customs duties and dues and other charges incidental to providing service if any, to the extent such expenses have been included in the Sum Insured, provided such repairs are executed at Authorised Service Centres.</p> <p> Claim amount Less : Salvage Less: Under Insurance Less Excess Less: Reinstatement Premium = Total Claims payable </p>	
		<ul style="list-style-type: none"> • Abnormal utero-vaginal bleeding, female genital prolapse, endometriosis/adenomyosis, fibroids, PCOD, or any condition requiring dilation and curettage or hysterectomy • Hemorrhoids, fissure or fistula or abscess of anal and rectal region • Hernia of all sites, • Osteoarthritis, systemic connective tissue disorders, dorsopathies, spondylopathies, inflammatory polyarthropathies, arthrosis such as RA, gout, intervertebral disc disorders, arthroscopic surgeries for ligament repair • Chronic kidney disease and failure • Varicose veins of lower extremities • All internal or external benign or in situ neoplasms/tumors, cyst, sinus, polyp, nodules, swelling, mass or lump • Ulcer, erosion and varices of gastrointestinal tract • Surgical treatment for diseases of middle ear and mastoid (including otitis media, cholesteatoma, perforation of tympanic membrane), Tonsils and adenoids, nasal septum and nasal sinuses • Internal Congenital Anomaly • Surgery of Genito-urinary system unless necessitated by malignancy • Spinal disorders 	

	First Thirty Days Waiting Period	<ul style="list-style-type: none"> Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered. 	
		This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.	
		The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.	
	Maternity Expenses	Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy; expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.	
	Investigation & Evaluation	Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.	
	Rest Cure, rehabilitation and respite care	Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes: i Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons. ii Any services for people who are terminally ill to address physical, social, emotional and spiritual needs	Section E
	Obesity/ Weight Control	Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions: 1) Surgery to be conducted is upon the advice of the Doctor 2) The surgery/Procedure conducted should be supported by clinical protocols 3) The member has to be 18 years of age or older and 4) Body Mass Index (BMI); a) greater than or equal to 40 or b) greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss: i. Obesity-related cardiomyopathy ii. Coronary heart disease iii. Severe Sleep Apnea iv. Uncontrolled Type2 Diabetes	
	Change-of-Gender treatments:	Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.	
	Cosmetic or plastic Surgery	Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.	
	Hazardous or Adventure sports:	Expenses related to any treatment necessitated 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.	
	Breach of law	Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.	

Raheja QBE General Insurance Company Limited
 5th Floor, A Wing, Fulcrum, IA Project Road, Sahar, Andheri East, Mumbai – 400059, India.
 Tel: 022-69155050 | Email: customercare@rahejaqbe.com | Website: www.rahejaqbe.com
 CIN: U66030MH2007PLC173129, IRDAI Reg. No. 141

		Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations following an accident, expenses up to the stage of stabilization are payable but not the complete claim.	Section E
	Excluded Providers		
	Other Exclusions	Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof.	
		Treatments received in health hydros, 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.	
		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	
		Refractive Error: Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.	
		Unproven Treatments: Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.	
		Birth control, Sterility and Infertility: Expenses related to Birth Control, sterility and infertility. This includes: a. Any type of contraception, sterilization b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI c. Gestational Surrogacy d. Reversal of sterilization	
	Specific Exclusions	The following exclusions shall be applicable in respect of the Benefit specified under Accidental Death & Permanent Total Disability Section.	
		This Policy does not provide benefits for any death, disablement, expenses or loss incurred as a result of any Injury attributable to the following:	
		i. Any payment in case of more than one claim under the Policy during any one Policy Period by which Our maximum liability in that period would exceed the Sum Insured stated in the relevant section of the Schedule. However, in the event of death claim, the sum payable shall be the Sum Insured Under the relevant section of the schedule after deducting the amount already paid for the earlier disablement, if any.	
		ii. Suicide or attempted Suicide, intentional self-inflicted injury, acts of self-destruction whether the Insured Person is medically sane or insane.	

Raheja QBE General Insurance Company Limited
 5th Floor, A Wing, Fulcrum, IA Project Road, Sahar, Andheri East, Mumbai – 400059, India.
 Tel: 022-69155050 | Email: customer@rahejaqbe.com | Website: www.rahejaqbe.com
 CIN: U66030MH2007PLC173129, IRDAI Reg. No. 141

		iii. Certification by a Medical Practitioner who shares the same residence as the Insured Person or who is a member of the Insured Person's Family.	Section E
		iv. Death or disablement arising out of or attributable to foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), participation in any naval, military or air-force operation, civil war, public defense, rebellion, revolution, insurrection, military or usurped power.	
		v. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.	
		Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.	
		vii. Pollution or contamination, unless 1) the pollution or contamination itself has resulted from an Insured Event, or 2) an Insured Event itself results from pollution or contamination.	
		viii. Benefit under Accidental Death, Permanent Total Disablement arising from	
		ix. Bacterial infections (except pyogenic infection which occurs through an Accidental cut or wound due to Accident).	
		x. Benefit under Accidental Death, Permanent Total Disablement arising from Medical or surgical treatment except as necessary solely and directly as a result of an Accident.	
		xi. Any change of profession after inception of the Policy which results in the enhancement of Our risk under the Policy, if not accepted and endorsed by Us on the Policy Schedule.	

Raheja QBE General Insurance Company Limited
 5th Floor, A Wing, Fulcrum, IA Project Road, Sahar, Andheri East, Mumbai – 400059, India.
 Tel: 022-69155050 | Email: customercare@rahejaqbe.com | Website: www.rahejaqbe.com
 CIN: U66030MH2007PLC173129, IRDAI Reg. No. 141

		xii. Death or disablement arising or resulting from the Insured Person committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanor or civil commotion with criminal Intent. xiii. Death or disablement arising from or caused due to or as a consequence or influence of an abuse of any substance, intoxicant, drug, alcohol or hallucinogen. xiv. Death or disablement resulting, contributed or aggravated or prolonged by childbirth or from pregnancy or a consequence thereof including ectopic pregnancy unless specifically arising due to accident; xv. Death or disablement caused by participation of the Insured Person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable. xvi. Insured Persons whilst engaging in a 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 sports in so far as they involve the training for or participation in competitions or professional sports, or involving a naval, military or air force operation unless specifically declared and accepted under the Policy. xvii. Working in underground mines, tunneling or explosives, or involving electrical installation with high tension supply, or as jockeys or circus personnel, or engaged in Hazardous Activities unless specifically declared and accepted under the Policy. xviii. Death or disablement arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.	
		xix. Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any illness, incapacitating disablement or death.	Section E
		xx. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) microorganisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death.	
10	Waiting Period	For Hospital Daily Cash: Pre-Existing Diseases Specific Waiting Period First Thirty Days Waiting Period	Section E
11	Financial Limits	As per listed in policy wordings	

Raheja QBE General Insurance Company Limited
 5th Floor, A Wing, Fulcrum, IA Project Road, Sahar, Andheri East, Mumbai – 400059, India.
 Tel: 022-69155050 | Email: customercare@rahejaqbe.com | Website: www.rahejaqbe.com
 CIN: U66030MH2007PLC173129, IRDAI Reg. No. 141

12	Claims /Claims Procedure	<p>For Claims visit : https://www.rahejaqbe.com/claims/health-claims</p> <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 preauthorization of cashless facility: 1 Hours TAT for cashless final bill authorization: 3 Hours</p> <p>Network Hospital details: https://www.rahejaqbe.com/hospital-locator Helpline number: 18001027723</p> <p>Blacklisted Hospitals list (No claims will be accepted): https://www.rahejaqbe.com/frontend/images/networkhospital/Raheja_QBE_General_Insurance_List_of_Excluded_Providers.pdf</p> <p>Download claim form https://www.rahejaqbe.com/claims/</p>	Section 7
13	Policy Servicing	<p>customercare@rahejaqbe.com Toll Free No -1800 102 7723 (9 am to 8 pm, Mon to Sat)</p>	
14	Grievances /Complaints	<p>The Grievance Cell, Raheja QBE General Insurance Company Limited Fulcrum, 501 & 502, A wing, 5th Floor, International Airport project road, Sahar, Andheri East, Mumbai - 400059, India. Toll free: 1800-102-7723 (Toll Free - 9 Am to 8 PM, Monday to Saturday) Telephone : 022-69155050 E-mail: customercare@rahejaqbe.com Escalation level 1- complaintsofficer@rahejaqbe.com Escalation level 2- grievancehead@rahejaqbe.com</p> <p>For Senior Citizen: Telephone: 1800-102-7723 (Toll Free - 9 Am to 8 PM, Monday to Saturday) Email: seniorcitizencare@rahejaqbe.com</p> <p>IRDAI Integrated Grievance Management System – https://bimabharosa.irdai.gov.in/</p> <p>Insurance Ombudsman – The contact details of the Insurance Ombudsman offices have been provided in the Policy document or on below website: https://www.cioins.co.in/</p>	Section 12

Raheja QBE General Insurance Company Limited
 5th Floor, A Wing, Fulcrum, IA Project Road, Sahar, Andheri East, Mumbai – 400059, India.
 Tel: 022-69155050 | Email: customercare@rahejaqbe.com | Website: www.rahejaqbe.com
 CIN: U66030MH2007PLC173129, IRDAI Reg. No. 141

15	Things to remember	Free Look cancellation: You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy. Process as per policy wordings.	
		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.	
		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. For Detailed Guidelines on portability and migration, kindly refer the link http://www.rahejaqbe.com/frontend/images/health-basic-guideline/pdf/download/Portability_Migration_Guideline.pdf	
16	Things to remember	Change in Sum Insured: Sum Insured can be changed (increased/decreased) only at the time of renewal or at any time, subject to underwriting by the company. For increase in SI, the waiting period if any shall start afresh only for the enhanced portion of the sum insured.	
		Moratorium Period: After completion of five continuous years under the policy no look back to be applied. This period of five years is called as moratorium period. The moratorium would be applicable for the sum insured of the first policy and subsequently completion of five continuous years would be applicable from date of enhancement or sum insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance policy shall be contestable except for proven fraud and permanent exclusions specified in the policy contract.	
17	Your Obligations	Please disclose all pre-existing disease/s or condition/s, personal habits, major illness or hospitalization history before buying a policy. Non-disclosure may affect the claim settlement.	

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

Place

Date

(Signature of the Policy)

Note	1. You may find product related documents on https://www.rahejaqbe.com/health-insurance
	2. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.