

## Product Information Statement - Cancer Insurance Policy

Most types of cancer, if detected early, can be treated effectively. Today, there are thousands of people all over the world who have had cancer and have been cured. They now lead normal lives. Should cancer be detected, this Cancer Insurance Policy provides substantial financial support so that you can be adequately treated in time, allowing you not only to lead a normal life after cancer but one with lesser worries. This Cancer Insurance Policy relieves you of the crippling costs of curing cancer.

### What the Policy covers?

- All individuals in the age group of 1 day to 70 years can opt for this insurance cover with Raheja QBE.
- In case an insured is diagnosed with Cancer and this requires diagnostic investigation or treatment by a duly qualified medical practitioner or medical practitioner, Raheja QBE pays the insured:
  - 50% of the Sum Insured or Rs. 250,000.00 whichever is less, as a lump sum amount on the acceptance of a claim under the Policy; and
  - reasonable charges for medical expenses actually incurred by the insured in the diagnostic investigation or medical treatment on the medical advise of a medical practitioner of Cancer, in excess of 75% of the benefit amount paid as a lump sum as stated above.
- It is agreed and understood that the total liability of Raheja QBE under this Policy for any and all claims made in respect of the insured is restricted to the sum insured mentioned in the schedule.

For example:

Scenarios →	1	2	3	4	5	6	7	8	9
<b>Sum Insured</b>	100,000	100,000	500,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
<b>Amount paid on detection of cancer</b>	50,000	50,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000
<b>Bills produced for reimbursement- Tranche -1</b>	50,000	75,000	200,000	500,000	250,000	50,000	250,000	1,000,000	1,000,000
<b>Amount reimbursed</b>	12,500	37,500	12,500	312,500	62,500	-	62,500	750,000	750,000
<b>Bills produced for reimbursement- Tranche -2 #</b>	50,000	50,000	250,000	750,000	700,000	500,000			
<b>Amount reimbursed</b>	37,500	12,500	237,500	437,500	687,500	500,000	-	-	-
<b>Total claim paid</b>	<b>100,000</b>	<b>100,000</b>	<b>500,000</b>	<b>1,000,000</b>	<b>1,000,000</b>	<b>750,000</b>	<b>312,500</b>	<b>1,000,000</b>	<b>1,000,000</b>

# Insured can claim any number of reimbursements till the Sum Insured is exhausted

- Reimbursement of medical expenses will be based on submission of original bills and receipts of tests only.  
[Note: If the insured has already submitted a claim and original bill to another insurance policy with any other Indian insurance company, Raheja QBE will accept certified true copies of the bills from the insured provided

that written documentation from the Indian insurance company is provided confirming its liability under its insurance policy issued to the insured for that claim and that it has received the original bills from the insured. ]

- Reimbursement of claims will be made every quarter for actual expenses incurred, until the entire sum insured is exhausted.
- Sum insured options starting from Rs.1 Lakh and in multiples thereof subject to a maximum of Rs. 10 Lakhs available under this policy.
- Also if an insured is diagnosed as suffering from Cancer and reports a claim during the period of insurance, he/she can continue to receive benefits under the Policy up to the sum insured limit even after the expiry of the Policy for up to 5 yrs from the inception of the Policy
- The insured for the purposes of this Policy shall mean the insured specified in the schedule only
- For policies continued without any break there will be no exit age.
- All Insureds less than 50 years of age will be accepted for this insurance cover on the basis of the self-declaration provided as well as certification of good health by a registered medical practitioner as given in the proposal form. All Insureds above the age of 50 years will be accepted for coverage after medical examination. Such Insureds' who are extended this insurance by Raheja QBE after medical examination and confirmation of no pre-existing cancer in the proposal form and are later on detected with cancer in advanced stages will not be denied cover on the basis of the disease being a pre-existing one.
- Medical examinations required will be:

<b>Men</b>	Clinical Examination, Prostate Specific Antigen Test, Stool examination -occult blood, Complete blood count, chest X-ray, Ultrasound of upper abdomen
<b>Women</b>	Clinical Examination, CBC, Chest X-Ray, PAP Smear, Mammogram, Stool examination- occult blood, Complete blood count, Ultra sound of Pelvis

- Reimbursement towards medical expenses for pre-policy medical examination will be limited to 50% of actual expenses.
- The renewal premium under the Policy is payable by the due date. Raheja QBE will allow a grace period of 30 days from the due date for payment of renewal premium. If the Policy is not renewed within the grace period, then Raheja QBE may agree to issue a fresh policy subject to Raheja QBE's underwriting criteria and, in such cases, no continuing benefits shall be available from the expired Policy.
- This Policy is ordinarily renewable except on grounds of fraud, moral hazard or misrepresentation or non-cooperation of the insured.
- The Policy will not be renewed for an insured once a claim in is admitted under this Policy.
- For all claim-free policies subsequently renewed in accordance with the terms of the Policy, there will be an increase in the amount payable towards reasonable charges for medical expenses by 5% for the immediately following period of insurance provided that the cumulative bonus over all periods of insurance shall not exceed 25%. The earned cumulative bonus will not be lost if the policy is renewed within the 30 day grace period.
- The premium is subject to review every 5 years

#### What the Policy does not cover?

- Any injury, disease or illness directly or indirectly caused or contributed by nuclear weapons, or caused contact of the insured person with radiation or radioactivity from any source whatsoever from non diagnostic or therapeutic source.
- Any cancer or cancer related condition(s) which is a pre – existing disease for which the insured had signs or symptoms and was diagnosed and received medical advice/treatment, within 48 months prior to his/her first policy with Raheja QBE
- Any representations on the basis of which this Policy is issued is discovered to be fraudulent or incorrect or if any fraudulent means or devices are adopted any time in making any claim under or in respect of this Policy.
- Any claim where the diagnostic investigation does not reveal the positive existence or presence of Cancer.
- Any costs or expenses incurred on Ayush treatments.

#### Premium:

Age In yrs	Premium in Rs. for every Rs. 1 Lakh of Sum Insured including taxes
< 25	102
25-29	127
30-34	179
35-39	306
40-44	561
45-49	1070
50-54	1731
55-59	2648
60-64	4074
65-70	7130
71-74 *	7488
75 onwards*	7844
* Only renewals	

#### Claims Procedure:

- Notification of claim shall be given to Raheja QBE or its TPA within a period of 30 days of the happening of any event which gives rise to a claim under the Policy with full particulars. The TPA details are attached with this Policy document. It is agreed and understood that Raheja QBE retains the right to change the TPA during the Period of Insurance. It is further agreed and understood that Raheja QBE will inform the insured in writing of any change in TPA at least 30 days before such change shall come into force.
- Raheja QBE reserves its right to ask the insured to present himself/herself for examination by an oncologist for acceptance a claim under this Policy. The cost for this examination will be borne by Raheja QBE. The claim shall be substantiated in full with all necessary supporting documents including but not limited to the following as a condition precedent to the consideration of the claim by Raheja QBE:
  - Raheja QBE's claim form which shall be duly completed;
  - All original diagnostic, investigative and treatment reports;
  - All original of bills and receipts of tests carried out and treatment taken;

- All original/certified copies of prescriptions of medical practitioners
- Hospital case records and discharge ticket, if treatment taken there.
- Any other necessary information or documentation sought by Raheja QBE or its TPA on its behalf.
- The claim and the requisite information, particulars and documents in respect of and pertaining to a claim shall be submitted within 15 days of notification of the claim.
- Acceptance and Payment of Claims: It is agreed and understood that:
  - If a claim is accepted, the payment of the due amount shall be made within 30 days from the date of acceptance of the claim.
  - Claims shall be paid by Raheja QBE or through its TPA only in Indian currency to the insured or his/her legal heir for claims pertaining to diagnosis, investigation and medical/surgical treatment for Cancer, taken entirely within India only.
  - In the event of any delay in the payment of the due claim amount, Raheja QBE shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed by Raheja QBE.
- Claim for reimbursement of reasonable charges of medical expenses incurred may be submitted by the insured to Raheja QBE or the TPA on a quarterly basis along with the information and documentation specified above.

#### Withdrawal of Policy:

- Raheja QBE may with the prior approval of the Insurance Regulatory and Development Authority withdraw the Policy during the period of insurance.
- If Raheja QBE, in its discretion and with the prior approval of the Insurance Regulatory and Development Authority chooses to withdraw this Policy, then:
  - Raheja QBE will inform the insured of the reasons for such withdrawal in writing at least 15 days prior to the withdrawal of this Policy, provided that the Policy will be withdrawn only on the date of renewal of the Policy specified in the schedule.
  - For any claim under this Policy:
    - That has been notified during the period of insurance, Raheja QBE will continue to process such a claim as if the Policy were in force, provided all necessary supporting documents specified under the Policy have been submitted.
    - For medical expenses which are to be submitted every quarter and have been incurred during the period of insurance, Raheja QBE will continue to process such a claim as if the Policy were in force, provided all necessary supporting documents specified under the Policy have been submitted.
  - It is further agreed and understood that the insured has the right to shift to any other product offered by Raheja QBE or any other insurance company in accordance with the portability provisions under that product.

#### Portability:

- **From another insurance company to this Policy:** If the proposed insured was insured continuously and without a break under another Indian retail health insurance policy with any other Indian General Insurance company or stand alone Health Insurance company, it is understood and agreed that:

- If the insured wishes to exercise the portability benefit, Raheja QBE should have received the insured's proposal form and the completed portability form with complete documentation at least 45 days before the expiry of the insured's present period of insurance;
- This benefit is available only at the time of renewal of the existing health insurance policy.
- Portability benefit is available only upto the existing cover. If the proposed sum insured is higher than the sum insured under the expiring policy, waiting periods would be applied on the amount of proposed increase in sum insured only, in accordance with the existing guidelines of the Insurance Regulatory and Development Authority.
- Waiting period credits would be extended to pre-existing diseases and time bound exclusions/waiting periods in accordance with the existing guidelines of the Insurance Regulatory and Development Authority.
- The portability benefit shall be applied by Raheja QBE within 15 days of receiving the insured's completed proposal form and portability form subject to the following:
  - the insured shall give Raheja QBE all additional documentation and/or information Raheja QBE requests;
  - The insured will pay Raheja QBE the applicable premium in full;
  - Raheja QBE may, subject to their medical underwriting, restrict the terms upon which they may offer cover, the decision as to which shall be in their sole and absolute discretion;
  - There is no obligation on Raheja QBE to insure the insured on the proposed terms, even if the insured has given all documentation;
  - Raheja QBE has received necessary details of medical history and claim history from the previous insurance company for the insured previous health insurance policy through the IRDA's web portal.
  - No additional loading or charges shall be applied by Raheja QBE exclusively for porting the policy.
- **From Raheja QBE's existing health insurance policies to this Policy** If the proposed insured was insured continuously and without a break under another health insurance policy with Raheja QBE, it is understood and agreed that:
  - If the insured wishes to exercise the portability benefit, Raheja QBE should have received the insured's proposal form and completed portability form before the expiry of the insured's present period of insurance;
  - This benefit is available only at the time of renewal of existing health insurance policy.
  - Portability benefit is available only upto the existing cover. If the proposed sum insured is higher than the sum insured under the expiring policy, waiting periods would be applied on the amount of proposed increase in sum insured only, in accordance with the existing guidelines of the Insurance Regulatory and Development Authority.
  - Waiting period credits would be extended to pre-existing diseases and time bound exclusions/waiting periods in accordance with the existing guidelines of the Insurance Regulatory and Development Authority.
  - The Portability benefit shall be applied by Raheja QBE within 15 days of receiving the insured's completed proposal form and portability form subject to the following :
    - The insured shall give Raheja QBE all additional documentation and/or information requested;
    - The insured pays Raheja QBE the applicable premium in full;
    - Raheja QBE may, subject to their medical underwriting, restrict the terms upon which they may offer cover, the decision as to which shall be in their sole and absolute discretion;

- There is no obligation on Raheja QBE to insure the insured on the proposed terms, even if the insured has given us all documentation.
- No additional loading or charges shall be applied by Raheja QBE exclusively for porting the policy.

Raheja QBE reserves the right to modify or amend the terms and the applicability of the portability benefit in accordance with the provisions of the regulations and guidance issued by the Insurance Regulatory and Development Authority as amended from time to time.

**Nomination:** At the inception of the Policy, the insured shall make a nomination for the purpose of payment of claims under the Policy in the event of his death.

**Assignment:** This Policy cannot be assigned by the insured.

**Free Look Cancellation:** If the insured has any objections to any of terms and conditions of the Policy, the insured may cancel the Policy within 15 days of receipt of the Policy document stating the reasons for cancellation and provided that no claims have been made under the Policy, Raheja QBE will cancel the Policy and refund the premium paid by the Insured after deducting the amounts spent on stamp duty charges and proportionate risk premium for the period on cover

**Cancellation:** Raheja QBE may cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation by any insured or anyone acting for or on behalf of an insured by sending 30 days notice in writing to the insured at the last known address and refunding premium pro-rata for the unexpired term of the Policy. The insured may cancel the Policy at any time, by giving written notice to Raheja QBE. Provided that no claim has arisen under the Policy prior to the receipt of such notice by Raheja QBE, the insured would be entitled to a return of premium at Raheja QBE's short period scales as mentioned in the table below, for the period the Policy had been in force.

For a period not exceeding	15 days	Full Annual Premium
-do-	1 month	85% of the Annual Premium
-do-	2 months	80% of the Annual Premium
-do-	3 months	75% of the Annual Premium
-do-	4 months	70% of the Annual Premium
-do-	5 months	60% of the Annual Premium
-do-	6 months	50% of the Annual Premium
-do-	7 months	40% of the Annual Premium
-do-	8 months	30% of the Annual Premium
-do-	9 months	15% of the Annual Premium
For a period exceeding	9 months	10% of the Annual Premium specified in the Schedule (Annual Premium)

**Duty of Disclosure:** Raheja QBE relies on information provided by you while accepting your proposal for insurance cover .If that information is not accurate, Raheja QBE can reduce or deny any claim made or cancel the policy. Raheja QBE never wants to have to do that, so you must answer honestly, correctly and completely the questions asked.

**Dispute Resolution:** Raheja QBE will take all steps to settle your claim in accordance with policy terms and conditions. However, since the Policy does not cover all eventualities, there may be disagreement on settlement of the claim.

For resolution of such disputes Raheja QBE has developed an elaborate Grievance Redressal mechanism.

At your request, the claim will be considered afresh by the Grievance Committee of Raheja QBE comprising of the Chief Underwriting Officer, Head of Claims and Compliance Officer of the Company.

**Product Information Statement:** This Product Information Statement is intended to facilitate an easier understanding of the policy terms, conditions and exclusions. It only gives a summary of the significant benefits and risks associated with this product. The policy represents the legal contract between you and Raheja QBE General Insurance Co. Ltd and should be seen for complete details.

If the insured needs any clarification on coverage it may please call the nearest RQBE office or its insurance advisor.

**Tax Benefits:** You are eligible for tax benefits for premium paid on this insurance policy as per section 80D of the Income Tax Act. Tax benefits are subject to any changes in income tax laws and other taxation statutes and regulations.

**Important Note:** This document is for your information and the description herein is a summary only. It does not attempt to provide full details of every aspect of cover, nor all exclusions or limitations which apply. For full details or clarifications, please read our policy wordings which are available on request or contact your insurance advisor.

#### **SECTION 41 OF INSURANCE ACT, 1938**

No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Ten Lakh Rupees.

**Insurance is the subject matter of solicitation.**