

<b>Customer Information Sheet (Description is illustrative and not exhaustive)</b>			
<b>No.</b>	<b>TITLE</b>	<b>DESCRIPTION</b>	<b>Refer to policy clause number</b>
1.	<b>Product Name</b>	<b>Cancer Insurance Policy</b>	
2.	<b>What am I covered for</b>	a. The lesser of 50% of the Sum Insured specified in the Schedule and Rs. 250,000.00 as a lump sum benefit amount on the acceptance of a claim under the Policy	2.1.1
		b. Reasonable Charges for Medical Expenses actually incurred by the Insured in the diagnostic investigation or medical treatment on the Medical Advice of a Medical Practitioner of Cancer, in excess of 75% of the benefit amount paid in accordance with Clause 2.1.1, as indemnities.	2.1.2
		c. 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.	2.2
		d. If an Insured is diagnosed as suffering from Cancer and reports the 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 years from the inception of the Policy.	2.4
3.	<b>What are the Major exclusions in the policy</b>	Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:	
		No claim shall be payable under this Policy unless the diagnostic investigation reveals positive existence or presence of Cancer.	5.6
		Nuclear, chemical or biological attack as define below.  Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any Illness, incapacitating disablement or death. 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. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any Illness, incapacitating disablement or death.	5.2
		Raheja QBE shall not be liable for making any payment under the Policy for any cancer or cancer related condition which is a Pre – Existing Disease.	5.3
		Raheja QBE shall not be liable to make any payment under the Policy for any costs or expenses incurred on AYUSH treatments.	5.4
4.	<b>Waiting period</b>	<b>First 30days Waiting Period</b>	5.1

		No claim, however, shall be payable on any account whatsoever, if the Insured is diagnosed with Cancer within a period of thirty days from the commencement of the initial Period of Insurance specified in the Schedule. 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.													
5.	<b>Payment basis</b>	The first part-payment in Benefit mode as per clause 2.1.1 & Second part-payment on indemnity basis as per clause 2.1.2 (Reimbursement)	2.1.1 & 2.1.2												
6.	<b>Cancellation</b>	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.	7.6												
8.	<b>Claims</b>	Reimbursement of Claim: For reimbursement of claims the insured person may submit the necessary documents to TPA/Company within the prescribed time limit as specified hereunder. <table border="1" data-bbox="406 772 1364 1243"> <thead> <tr> <th>Sl No</th> <th>Reimbursement stage</th> <th>Prescribed Time limit</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Notification of Claims</td> <td>Within 30 days of the happening of any event which gives rise to a claim under the Policy with full particulars.</td> </tr> <tr> <td>2</td> <td>Proof of Claims -claim document submission</td> <td>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.</td> </tr> <tr> <td>3</td> <td>Subsequent claim document submission</td> <td>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 in Clause 4.2.</td> </tr> </tbody> </table> For details on claim procedure please refer the policy document.	Sl No	Reimbursement stage	Prescribed Time limit	1	Notification of Claims	Within 30 days of the happening of any event which gives rise to a claim under the Policy with full particulars.	2	Proof of Claims -claim document submission	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.	3	Subsequent claim document submission	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 in Clause 4.2.	4.1 4.2 4.6
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9	<b>Policy Servicing</b>	<a href="mailto:customercare@rahejaqbe.com">customercare@rahejaqbe.com</a> Toll Free No -1800 102 7723 (9 am to 8 pm, Mon to Sat)													
	<b>Grievances/Complaints</b>	a. Details of Grievance redressal officer The Grievance Cell, Raheja QBE General Insurance Company Limited Ground Floor, P & G Plaza, Cardinal Gracious road, Chakala, Andheri (East), Mumbai - 400 099, India Toll free: 1-800-102- (RQBE) 7723 e-mail customercare@rahejaqbe.com Telephone : 1800-102-7723 (Toll Free - 9 Am to 8 PM, Monday to Saturday) 022- 4171 5050 b. IRDAI Integrated Grievance Management System - <a href="https://igms.irda.gov.in/">https://igms.irda.gov.in/</a> c. Insurance Ombudsman – The contact details of the Insurance Ombudsman offices have been provided as Annexure-B of Policy document.	7.17												
10	<b>Insured's Rights</b>	Insurer to specify the norms on TAT for Pre-Auth and Settlement of reimbursement.													
11	<b>Insured's Obligations</b>	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.	7.1												

**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.