

## CUSTOMER INFORMATION SHEET

Sr No	Title	Description	Policy Clause
1.	<b>Product Name</b>	<b>Health QuBE</b>	
2.	<b>What am I covered for</b>	<p><b>Inpatient Benefit / Hospitalization Benefit :</b> Hospitalisation expenses for a period of more than 24 Hours.</p> <p>Day care procedures (procedures requiring less than 24 hours hospitalization) covered.</p> <p><b>Pre/Post Hospitalization Benefit :</b> Medical expenses incurred upto fixed days specified as per SI Band/Plans.</p> <p><b>Ambulance Charges:</b> Upto a maximum of 2500/- based upon the SI &amp; Plan opted.</p> <p><b>Daily Cash Allowance :</b> Hospital daily cash benefit of upto maximum of 6 days.</p> <p><b>Organ Donor Benefit :</b> Medical Expenses on harvesting the organ from the donor for organ transplantation.</p> <p><b>Recharge/Replenish Benefit:</b> Replenishment of the basic sum insured if the basic sum insured has been exhausted during the policy year.</p> <p><b>Health Checkup:</b> Free Health Checkup based upon the SI Selected irrespective of the claims.</p> <p><b>Non Medical Expenses:</b> Reimbursement of Non-Medical Expenses upto the limit specified.</p> <p><b>Sum Insured Increase:</b> In case of Cashless claim we would reduce your limit only by 90%.</p> <p><b>Domicillary Hospitalisation :</b> Medical expenses incurred for availing medical treatment at home which would otherwise have required hospitalisation.</p> <p><b>Optional Addons:</b></p> <p><b>1. Sublimit Wavier :</b> On payment of additional premium as specified we would waive the sub- limits pertaining to room rent, ICU charges, Medical Practitioners' fees and disease related sub-limits.</p> <p><b>2. Special NCB :</b> On payment of additional premium we would given you a special premium discount of 5% on renewal of policy for a claim free policy. (Upto maximum of 20% cumulatively)</p> <p><b>3. Co Pay :</b> If you opt for co-pay of 20% we would give you a premium discount.</p>	<p>3. Section a</p> <p>3. Section a</p> <p>3. Section b</p> <p>3. Section c</p> <p>3. Section d</p> <p>3. Section e</p> <p>3. Section f</p> <p>3. Section g</p> <p>3. Section h</p> <p>3. Section i</p> <p>3. Section j</p> <p>Annexure III</p>
3.	<b>What are the major exclusions in the policy</b>	<p>Investigation &amp; Evaluation</p> <p>Rest Cure, rehabilitation and respite care(Code- Excl05)</p> <p>Obesity/ Weight Control</p> <p>Change-of-Gender treatments: (Code- Excl07)</p> <p>Cosmetic or plastic Surgery: (Code- Excl08)</p> <p>Hazardous or Adventure sports: (Code- Excl09)</p> <p>Excluded Providers: (Code-Excl11)</p> <p>Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof: (Code- Excl12)</p>	Clause 5
4.	<b>Waiting Period</b>	<p>Initial waiting period: 30 days for all illnesses (not applicable for renewals or for accidental hospitalisation)</p> <p>24 months for certain diseases like; Cataract, Piles, Fissures, Hypertension &amp; Diabetes, Joint Replacements etc</p> <p>Pre-existing diseases covered after 48 months of continuous renewals</p>	Clause 4
5.	<b>Payout Basis</b>	<p>Cashless facility for hospitalization expenses in network hospitals</p> <p>Reimbursement of covered expenses up to specified limits.</p>	Clause 7.2
6.	<b>Cost Sharing</b>	In case you opt for Addon Cover ( Copay ), then a copay of 20% is applicable	Clause Annexure III
7.	<b>Medical Test Requirement</b>	Pre Policy medical checkup may be required based upon your Age and Sum Insured. We would bear 100% cost of such checkup and also facilitate the test at our empanelled centres.If we require the insured to undergo further tests the100% cost of the tests would be borne by the company.	
8.	<b>Renewal benefits</b>	<p>5% Cumulative Bonus for every claim free renewal of the Policy, maximum accumulation upto 50%</p> <p>in case you opt for Special NCB , we would give a premium discount of 5%, maximum accumulation upto 20%</p>	<p>Section K</p> <p>Annexure III</p>
9.	<b>Renewal Conditions</b>	<p>Policy is renewable for the lifetime.</p> <p>Renewals will be accepted with continuity benefits when received within a period of 30 days from the date of expiry of current policy. A renewal will not be denied except on grounds of misrepresentation, fraud, non disclosure from the Insured</p>	Section 8.14
10.	<b>Cancellation</b>	Policy will only be cancelled in case of fraud, misrepresentation or non disclosure of material fact or non-cooperation. You can request for cancellation by giving 15 days notice after which the company will refund the eligible premium provided there are no claims made.	Clause 8.15

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