

**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](mailto:customercare@rahejaqbe.com) | Website: [www.rahejaqbe.com](http://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	<b>Product Name</b>	Group Health Super Top Up	
2	<b>Policy Number</b>	Xxxxxxxx	
3	<b>Type of Insurance Product/Policy</b>	Indemnity	
4	<b>Sum Insured</b>	Individual Sum Insured/Floater Sum insured	
5	<b>Policy Coverage</b>	<b>List of Benefits</b>	
	<b>Base Cover</b>	In-patient hospitalization accident and illness cover: Medical Expenses of Hospitalization for Illness or injury for a minimum period of 24 consecutive hours only shall be admissible upto the Sum Insured specified in the Policy Schedule/Certificate of Insurance.	4.1.1
		Day care treatment: Medical Expenses for Illness or injury which are treated on the same day, which would have otherwise required hospitalization of more than 24 hrs.	4.1.2
		Domiciliary Hospitalization: Medical Expenses incurred by Insured for any illness or Injury requiring medical treatment taken at home, which would otherwise have required Hospitalization subject to conditions specified in Policy wording.	4.1.3

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<b>Base Cover</b>	Pre-Hospitalization: For mentioned days in the policy schedule/certificate of insurance prior to the date of hospitalization/home care treatment	4.1.4
	Post-Hospitalization: For mentioned days in the policy schedule/certificate of insurance from the date of discharge from the hospital/completion of home care treatment	4.1.5
	Home Care Treatment Expenses: The Company shall indemnify costs of treatment incurred by the Insured person on availing treatment at home for illness or injury maximum up to 14 days per incident , which in the normal course would require care and treatment at a hospital but is actually taken while confined at home subject to policy terms and conditions.	4.1.6
	Advance Treatment: Listed advance treatment are covered upto the limit mentioned in the policy schedule/certificate of insurance.	4.1.7
<b>Add On Cover</b>	Ayush Benefit: Medical Expenses incurred for Inpatient Care treatment for illness or injury under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines shall be covered during the Policy period as per the limit specified in the policy schedule/certificate of insurance.	5.1

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<b>Add On Cover</b>	<p>Organ Donor Cover: Medical Expenses incurred towards in- patient Hospitalization of an organ donor for Insured Person's organ transplant Surgery during the Policy period as specified in the Policy schedule/certificate of insurance.</p>	5.2
	<p>Maternity: Maternity Expenses of first two living children incurred towards the delivery of a baby and/or treatment related to any complication of pregnancy or medically necessary termination during the Policy period upto the limit specified in the policy schedule/Certificate of Insurance</p>	5.3
	<p>Baby Day One Cover: We shall cover newborn baby from birth upto the sum insured.</p>	5.4
	<p>Pre and post natal expenses: We will pay for pre and post-natal medical expenses as an outpatient/inpatient treatment, including but not limited to expenses for antenatal check-ups, doctor's consultations, arising therefrom up to maternity sum insured specified in the Policy schedule/ Certificate of Insurance.</p>	5.5
	<p>Reinstatement of sum insured: The insured can reinstate basic sum insured upto 100%, incase the original sum insured is all used up in treatment. This reinstated sum insured cannot be used for same illness/injury that the Insured person was treated for during the Policy Period.</p>	5.6

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<b>Add On Cover</b>	<p>Emergency Ambulance: We will pay for the expenses incurred towards transportation of Insured to the nearby Hospital or health care center in case of a medical emergency on the medical practitioners recommendation upto the sum insured specified in the Policy schedule/ Certificate of Insurance.</p>	5.7
	<p>Air Ambulance: We will pay for the expenses incurred towards Insured's transportation in an airplane or helicopter certified to be used as an ambulance to the nearest Hospital with adequate facilities in an Emergency following an Illness or Injury which occurs during the Policy Period upto the limit specified in the Policy schedule/ Certificate of Insurance</p>	5.8
	<p>Lasik Cover: We will pay in case of compound myopic astigmatism, to the level of refractive errors specified.</p>	5.9
	<p>Infertility treatment: We will pay for In vitro fertilization (IVF), Gamete intrafallopian transfer (GIFT) procedures, and zygote intrafallopian transfer (ZIFT) procedures, and any related prescription medication treatment. This extension would also cover embryo transport, donor ovum and semen and related costs, including collection and preparation, required towards treatment related to infertility and sterilization, up to the amount mentioned in the Policy Schedule. The Insured Person should be between 18 and 50 years old.</p>	5.10
	<p>Advance Treatment: Listed advance treatment are covered upto the limit mentioned in the policy schedule/certificate of insurance.</p>	5.11

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6	<b>Exclusions</b>	Exclusions which can be waived off by additional Premium  <ul style="list-style-type: none"> <li>• Obesity/ Weight Control (Code- Excl06)</li> <li>• Hazardous or Adventure sports: (Code- Excl09)</li> <li>• Refractive Error: (Code- Excl15)</li> <li>• Sterility and Infertility: (Code- Excl17)</li> <li>• Maternity Expenses (Code: Excl 18)</li> </ul>	Clause 6
		Exclusions Which cannot be waived off  <ul style="list-style-type: none"> <li>• Investigation &amp; Evaluation (Code- Excl04)</li> <li>• Exclusion Name: Rest Cure, rehabilitation and respite care (Code- Excl05)</li> <li>• Change-of-Gender treatments: (Code- Excl07)</li> <li>• Cosmetic or plastic Surgery: (Code- Excl08)</li> <li>• Breach of law: (Code-Excl10)</li> </ul>	Clause 6
7	<b>Waiting Period</b>	<ul style="list-style-type: none"> <li>• Pre-Existing Diseases: (Code- Excl01)</li> <li>• Specific Illness Waiting Period: (Code- Excl02)</li> <li>• 30-day waiting period: (Code- Excl03)</li> </ul>	Clause 6.1
8	<b>Financial Limits</b>	As mentioned in policy wording and certificate of insurance	

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9	<b>Claims /Claims Procedure</b>	<p><b>For Claims visit :</b>  <a href="https://www.rahejaqbe.com/claims/health-claims">https://www.rahejaqbe.com/claims/health-claims</a>                  Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization.</p> <p><b>Turn Around Time (TAT) for claims settlement:</b>                  TAT for preauthorization of cashless facility: 1 Hours                  TAT for cashless final bill authorization: 3 Hours</p> <p><b>Network Hospital details:</b>  <a href="https://www.rahejaqbe.com/hospital-locator">https://www.rahejaqbe.com/hospital-locator</a>                  Helpline number: 18001027723</p> <p><b>Blacklisted Hospitals list (No claims will be accepted):</b>  <a href="https://www.rahejaqbe.com/hospital-locator">https://www.rahejaqbe.com/hospital-locator</a></p> <p>(HOSPITALS EXCLUDED from the CASHLESS &amp; REIMBURSEMENT Services)</p> <p><b>Download claim form</b>  <a href="https://www.rahejaqbe.com/uploads/images/health-qube-super-topup/pdf/download/Claim%20Form.pdf">https://www.rahejaqbe.com/uploads/images/health-qube-super-topup/pdf/download/Claim%20Form.pdf</a></p>	Section 7
10	<b>Policy Servicing</b>	<p><a href="mailto:customercare@rahejaqbe.com">customercare@rahejaqbe.com</a>  <a href="tel:18001027723">Toll Free No -1800 102 7723 (9 am to 8 pm, Mon to Sat)</a></p>	

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11	<b>Grievances /Complaints</b>	<p>The Grievance Cell,                  Raheja QBE General Insurance Company Limited                  Fulcrum, 501 &amp; 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)                  E-mail: <a href="mailto:customercare@rahejaqbe.com">customercare@rahejaqbe.com</a>                  Escalation level 1- <a href="mailto:complaintsofficer@rahejaqbe.com">complaintsofficer@rahejaqbe.com</a>                  Escalation level 2- <a href="mailto:grievancehead@rahejaqbe.com">grievancehead@rahejaqbe.com</a>                  For Senior Citizen:                  Telephone : 022-69155050                  Email: <a href="mailto:seniorcitizencare@rahejaqbe.com">seniorcitizencare@rahejaqbe.com</a></p> <p>IRDAI Integrated Grievance Management System –  <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <p>Insurance Ombudsman – The contact details of the                  Insurance Ombudsman offices have been provided in                  policy wordings or on below website:  <a href="https://www.cioins.co.in/">https://www.cioins.co.in/</a></p>	Clause 10
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12	<b>Things to remember</b>	<p><b>Free Look cancellation:</b> You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy.</p>	
		<p><b>Policy renewal:</b> 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.</p>	
		<p><b>Migration and Portability:</b> 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  <a href="https://www.rahejaqbe.com/uploads/images/health-basic-guideline/pdf/download/Portability%20and%20Migration%20Guidelines.pdf">https://www.rahejaqbe.com/uploads/images/health-basic-guideline/pdf/download/Portability%20and%20Migration%20Guidelines.pdf</a></p>	
		<p><b>Change in Sum Insured:</b> 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.</p>	
		<p><b>Moratorium Period:</b> 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.</p>	

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13	<b>Your Obligations</b>	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.	
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## Declaration by the Policy Holder

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

Place

Date

(Signature of the Policy Holder)

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