

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	GROUP PREMIER PERSONAL ACCIDENT INSURANCE POLICY	
2	Policy Number	XXXXXXXXXX	
3	Type of Insurance Product/Policy	Benefit Product	
4	Sum Insured	Individual Sum Insured	
5	Policy Coverage	Types of Cover	
	Base Cover	a) Accidental Death	4.1
		b) Accidental Death - Common Carrier	4.2
		c) Permanent Total Disablement	4.3
		d) Permanent Total Disablement - Common Carrier	4.4
		e) Permanent Partial Disablement	4.5
		f) Permanent Partial Disablement - Common Carrier	4.6
		g) Temporary Total Disablement	4.7
	Add on Covers	(Following is a partial list of the Add-on Coverages, Please refer to the policy document for the complete list of coverages)	Clause 5
		a) Double Dismemberment	
		b) In-Hospital Medical Expenses – Accident only	
		c) Outpatient Medical Expenses – Accident Only	
		d) Accidental Hospital cash	
		e) Burns	
		f) Broken Bones	
		g) Funeral expenses	
		h) In patient surgery Benefit	
		i) Ambulance charges	
		j) Modification/ alteration Benefit (Home/Vehicle)	
		k) Animal attack	
		l) Assault	

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6	Exclusions	Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:	Clause 6
		Any claim for death or disablement (whether of a permanent nature or of a temporary nature), hospitalization of the insured person, directly or indirectly due to War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.	
		Suicide or attempted suicide, intentionally self-inflicted Injury or Illness, acts of self- destruction whether the Insured Person is medically sane or insane;	
		Arising from Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear fuel.	
		Arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.	
7	Waiting Period	Not Applicable	
8	Financial Limits	As per listed in policy wordings	

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9	Claims /Claims Procedure	For Claims visit : https://www.rahejaqbe.com/claims/health-claims Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization. Turn Around Time (TAT) for claims settlement: TAT for preauthorization of cashless facility: 1 Hours TAT for cashless final bill authorization: 3 Hours Network Hospital details: https://www.rahejaqbe.com/hospital-locator Helpline number: 18001027723 Blacklisted Hospitals list (No claims will be accepted): https://www.rahejaqbe.com/frontend/images/network-hospital/Raheja_QBE_General_Insurance_List_of_Excluded_Providers.pdf Download claim form https://www.rahejaqbe.com/frontend/images/health-qube-super-saver-plan/pdf/download/Retail_Health_Claim_Form.pdf	Section 7
10	Policy Servicing	customercare@rahejaqbe.com Toll Free No -1800 102 7723 (9 am to 8 pm, Mon to Sat)	

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11	Grievances /Complaints	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) E-mail: customercare@rahejaqbe.com Escalation level 1- complaintsofficer@rahejaqbe.com Escalation level 2- grievancehead@rahejaqbe.com For Senior Citizen: Telephone : 022-69155050 Email: seniorcitizencare@rahejaqbe.com IRDAI Integrated Grievance Management System – https://bimabharosa.irdai.gov.in/ Insurance Ombudsman – The contact details of the Insurance Ombudsman offices have been provided as Annexure-B of Policy document or on below website: https://www.cioins.co.in/	Clause 10
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12	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	
		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.	

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13	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.	
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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)

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