

**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	<b>Product Name</b>	Health Bharosa, Raheja QBE General Insurance Company Limited	
2	<b>Policy Number</b>	Xxxxxxxxxx	
3	<b>Type of Insurance Product/Policy</b>	Benefit Product	
4	<b>Sum Insured</b>	Individual Sum Insured	
5	<b>Policy Coverage</b>	<b>List of Benefits</b>	Section 4
	<b>Type of Cover</b>	<b>Hospitalization expenses</b> – Expenses incurred on hospitalization for a minimum period of 24 hours including pre-hospitalization expenses for a period of 30 days and post-hospitalization expenses for a period of 60 days. Time limit of 24 hrs shall not apply when the treatment is undergone in a Day Care Centre.	
		<b>AYUSH Coverage</b> – Expenses incurred on hospitalization under AYUSH Treatment.	
		Expenses incurred for treatment of cataract.	
		Expenses incurred on hospitalization for Modern Treatment listed procedures	
Expenses on road Ambulance are subject to a maximum of Rs. 2000/-per hospitalization.			

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6	<b>Exclusions</b>	<p>Following is a partial list of the policy exclusions, please refer to the policy document for the complete list of exclusions:</p> <ul style="list-style-type: none"> <li>a. Admission primarily for investigation &amp; evaluation</li> <li>b. Admission primarily for rest Cure, rehabilitation, and respite care</li> <li>c. Expenses related to the surgical treatment of obesity that does not fulfil certain conditions</li> <li>d. Change of Gender treatments</li> <li>e. Expenses for cosmetic or plastic surgery expenses related to any treatment necessitated due to participation in hazardous or adventure Sports</li> </ul>	Section 8
7	<b>Waiting Period</b>	<ul style="list-style-type: none"> <li>a. Pre-Existing Diseases (other than pre-existing HIV/AIDS and Disability) will be covered after a waiting period of thirty six (36) months of continuous coverage.</li> <li>b. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident</li> <li>c. Expenses related to the treatment of Pre-existing Disability covered after 24 months of continuous coverage from date of commencement of policy.</li> <li>d. Specified surgeries/ treatments/ diseases are covered after a specific waiting period of 24 months Specified surgeries/ treatments/ diseases are covered after a specific waiting period of 36 months</li> </ul>	Section 5

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8	<b>Financial Limits</b>	<p>In case of a claim, this policy requires you to share the following costs:</p> <p>a) Expenses exceeding the following sub-limits:</p> <p>i. Room Charges (Hospitalization):</p> <ul style="list-style-type: none"> <li>● Room Rent – Up to 1% of SI</li> <li>● ICU charges – Up to 2 % of SI</li> </ul> <p>b) In case Room rent exceeds the limits specified the claim shall be subject to the proportionate deduction</p> <p>c) Cataract – up to Rs. 40,000/-</p> <p>d) Modern treatment methods and Advancements in technology: Upto 50% of the Sum Insured.</p> <p>e) Expenses incurred on road Ambulance subject to a maximum of Rs.2000/- per hospitalization.</p>	Section 4
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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/frontend/images/health-bharosa/pdf/download/Retail_Health_Claim_Form.pdf">https://www.rahejaqbe.com/frontend/images/health-bharosa/pdf/download/Retail_Health_Claim_Form.pdf</a></p>	Section 10
10	<b>Policy Servicing</b>	<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>	

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<p>11</p>	<p><b>Grievances /Complaints</b></p>	<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></p> <p>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>	<p>Clause 11</p>
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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. Process as per policy wordings.</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