


**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>	RQBE DISABILITY INCOME PROTECT- GROUP	
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 (Type of Cover)</b>	<b>List of Benefits</b>	Clause 3
	<b>Monthly Temporary Disability Income (MTDI)</b>	The monthly benefit payout shall be up to 75% of the Insured Person's pre-disability income and shall be paid maximum up to the benefit period as specified in the Policy Schedule / Certificate of Insurance.	
		The Insured Person must first complete the Qualifying period as specified in the Policy Schedule / Certificate of Insurance, before the benefits are payable. During the Qualifying Period, no benefits shall be paid.	
		The Qualifying Period starts when a Medical Practitioner certifies that the Insured Person is unable to perform his / her regular occupation or any other occupation.	
		The Insured Person must be continuously disabled and should be under care of a Medical Practitioner throughout the Qualifying Period to become eligible for Monthly Disability Income under this option.	
		If the Insured Person is able to pursue a part time job in own regular occupation or in any other occupation and is able to earn partial income, then Our liability for the monthly pay-outs shall be limited to the difference between 75% of the pre-disability income and earned partial income.	
No benefits shall be paid during the Sabbatical period in case the Insured Person is on Sabbatical Leave.			



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		<p>The monthly payouts for the Insured Person will end on the earliest of the following –</p> <ul style="list-style-type: none"> <li>• Date the Insured Person is no longer Occupationally Disabled</li> <li>• Last day of the month when the Insured Person reached the age of 65 years</li> <li>• Last day of the month when the Insured Person retires.</li> <li>• Death of the Insured Person</li> <li>• After the benefit period has ended.</li> </ul>	
5	<p><b>Lump-Sum Permanent Disability Income</b></p>	<p>Under this cover, we will pay a one-time single fixed lump sum amount if the Insured Person suffers from Occupational Disability, during the Policy Period, due to any illness or injury. The benefit is subject to the terms, general exclusions as stated in the Policy and the following conditions:</p> <p>a) The treating Medical Practitioner certifies that the Occupational Disability is medically permanent or Long-term Occupational Disability (as defined under 2.13).</p> <p>b) The fixed lump sum amount shall be equal to the total payout done under the Monthly Disability Income.</p> <p>c) The Insured Person must be disabled continuously throughout the Qualifying Period and the maximum Monthly Disability Income period, to become eligible for the Lump-Sum Disability Income.</p> <p>d) The existence of continued disability, as mentioned in point (c) above, that has resulted from any illness or injury and is medically proven to cause Permanent Occupational Disability during the Temporary Disability Period or immediately following the expiry of the maximum benefit period of Temporary Occupational Disability. 'Immediately' in the above context means within one month of completion of the Monthly Disability Income benefit period.</p>	<p>Clause 3</p>


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5	<b>Credit Card Minimum Amount Protection</b>	<p>We will pay the monthly benefit, if the Insured Person suffers from Occupational Disability, during the Policy Period, due to any illness or injury.</p> <p>The benefit is subject to the terms, general exclusions as stated in the Policy and the following conditions –</p> <p>The monthly benefit payout shall be equal to the monthly Credit Card minimum amount due or 5% of the Credit Card Limit, whichever is lower, and shall be paid maximum up to the benefit period as specified in the Policy Schedule / Certificate of Insurance.</p> <p>The minimum amount due considered for the monthly benefit payout would be fixed and shall be paid maximum up to the benefit period as specified in the Policy Schedule / Certificate of Insurance.</p> <p>The Insured Person must first complete the Qualifying period as specified in the Policy Schedule / Certificate of Insurance, before the benefits are payable. During the Qualifying Period, no benefits shall be paid.</p> <p>For the purpose of monthly benefit payout the credit card statement dated after the completion of Qualifying period shall be considered.</p> <p>The Qualifying Period starts when a Medical Practitioner (as per 1.26) certifies that the Insured Person is unable to perform his / her regular occupation or any other occupation.</p> <p>The insured Person must be continuously disabled and should be under care of a Medical Practitioner throughout the Qualifying Period to become eligible for benefits under this option.</p>	Clause 3
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5	<b>Loan Protection</b>	<p>The monthly benefit payout shall be equal to the actual loan EMI outstanding and shall be paid maximum up to the benefit period as specified in the Policy Schedule / Certificate of Insurance.</p> <p>The benefit is subject to the terms, general exclusions as stated in the Policy and the following conditions:</p> <p>a) The monthly benefit payout will cease if the outstanding principal loan amount is completely repaid by the Insured Person.</p> <p>b) The Insured Person must first complete the Qualifying period as specified in the Policy Schedule / Certificate of Insurance, before the benefits are payable. During the Qualifying Period, no benefits shall be paid.</p> <p>c) The Qualifying Period starts when a Medical Practitioner (as per 1.26) certifies that the Insured Person is unable to perform his / her regular occupation or any other occupation.</p> <p>d) The Insured Person must be continuously disabled and should be under care of a Medical Practitioner throughout the Qualifying Period to become eligible for benefits under this option</p>	Clause 3
	<b>Personal Expenses Assistance</b>	<p>We will pay the monthly benefit, if the Insured Person suffers from Occupational Disability, during the Policy Period, due to any illness or injury.</p> <p>The benefit is subject to the terms, general exclusions as stated in the Policy and the following conditions:</p> <p>a. The monthly benefit payout shall be, equal to the benefit option chosen and shall be paid maximum up to the benefit period as specified in the Policy Schedule / Certificate of Insurance.</p> <p>b. The Insured Person must first complete the Qualifying period as specified in the Policy Schedule / Certificate of Insurance, before the benefits are payable. During the Qualifying Period, no benefits shall be paid.</p> <p>c. The Qualifying Period starts when a Medical Practitioner (as per 1.26) certifies that the Insured Person is unable to perform his / her regular occupation or any other occupation.</p> <p>d. The Insured Person must be continuously disabled and should be under care of a Medical Practitioner throughout the Qualifying Period to become eligible for benefits under this option.</p>	Clause 3


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6	<b>Exclusions</b>		
	<b>Time Bound Exclusion</b>	<p><b>Pre-Existing Disease:</b> Benefits arising in respect of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of number of 36 months, as specified in the Policy Schedule / Certificate of Insurance, of continuous coverage after the date of inception of the first policy with Us.</p>	Clause 4.1
	<b>Other Exclusions</b>	<p>We shall not be liable for payment of benefit in respect of an Occupational Disability under any Option of this Policy arising out of or howsoever related to any of the following:</p> <p>Intentional self-Injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol) or attempted suicide</p> <p>Accident while under the influence of alcohol or drugs or other intoxicants</p> <p>Participation in an actual or attempted felony, riot, crime, misdemeanour or civil commotion</p> <p>Insured Person committing or attempting to commit a breach of law with criminal intent.</p> <p>Whilst engaging in Aviation or Ballooning or whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as passenger (fare paying or otherwise) in any duly licensed standard type of aircraft.</p> <p>Participating in motor racing or trial run as a driver, co-driver or passenger.</p> <p>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.</p>	Clause 4.2



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<p>6</p>	<p><b>Other Exclusions</b></p>	<p>Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense.                  For the purpose of this exclusion:                  a. 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.                  b. 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.                  c. 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.</p> <p>The Insured Person engaging in or taking part in armed forces service or operations.</p> <p>Bodily Injury caused by or arising from terrorism, except in case where the Policyholder is a victim of terrorist act and not abetting terrorism.</p> <p>Illness / Injury which results from voluntary organ donation surgery or its complications.</p> <p>Any disability arising out of Obesity or its treatment, Change of Gender procedures and Cosmetic/plastic surgery</p>	<p>Clause 4.2</p>
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7	<b>Waiting Period</b>	Pre-existing Disease: 36 months	Clause 4.1
8	<b>Financial Limits</b>		
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		If the Insured Person is able to pursue a part time job in own regular occupation or in any other occupation and is able to earn partial income, then Our liability for the monthly pay-outs shall be limited to the difference between 75% of the pre-disability income and earned partial income.	
	<b>Lump-Sum Permanent Disability Income</b>	<p>Under this cover, we will pay a one-time single fixed lump sum amount if the Insured Person suffers from Permanent Occupational Disability or Long-term Occupational Disability, during the Policy Period, due to any illness or injury.</p> <p>The benefit is subject to the terms, general exclusions as stated in the Policy and the following conditions:</p> <p>a) The treating Medical Practitioner certifies that the Occupational Disability is medically permanent or Long-term Occupational Disability (as defined under 2.13).</p> <p>b) The fixed lump sum amount shall be equal to the total payout done under the Monthly Disability Income.</p> <p>c) The Insured Person must be disabled continuously throughout the Qualifying Period and the maximum Monthly Disability Income period, to become eligible for the Lump-Sum Disability Income.</p> <p>d) The existence of continued disability, as mentioned in point c) above, that has resulted from any illness or injury and is medically proven to cause Permanent Occupational Disability during the Temporary Disability Period or immediately following the expiry of the maximum benefit period of Temporary Occupational Disability. 'Immediately' in the above context means within one month of completion of the Monthly Disability Income benefit period.</p>	
<b>Credit Card Minimum Amount Protection</b>	<p>We will pay the monthly benefit, if the Insured Person suffers from Occupational Disability, during the Policy Period, due to any illness or injury.</p> <p>The benefit is subject to the terms, general exclusions as stated in the Policy and the following conditions –</p>		


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	<b>Credit Card Minimum Amount Protection</b>	<p>The monthly benefit payout shall be equal to the monthly Credit Card minimum amount due or 5% of the Credit Card Limit, whichever is lower, and shall be paid maximum up to the benefit period as specified in the Policy Schedule / Certificate of Insurance.</p> <p>The minimum amount due considered for the monthly benefit payout would be fixed and shall be paid maximum up to the benefit period as specified in the Policy Schedule / Certificate of Insurance.</p> <p>The Insured Person must first complete the Qualifying period as specified in the Policy Schedule / Certificate of Insurance, before the benefits are payable. During the Qualifying Period, no benefits shall be paid.</p> <p>For the purpose of monthly benefit payout the credit card statement dated after the completion of Qualifying period shall be considered.</p> <p>The Qualifying Period starts when a Medical Practitioner certifies that the Insured Person is unable to perform his / her regular occupation or any other occupation.</p> <p>The insured Person must be continuously disabled and should be under care of a Medical Practitioner throughout the Qualifying Period to become eligible for benefits under this option.</p>	
	<b>Loan Protection</b>	<p>We will pay the monthly benefit, if the Insured Person suffers from Occupational Disability, during the Policy Period, due to any illness or injury.</p> <p>The monthly benefit payout shall be equal to the actual loan EMI outstanding and shall be paid maximum up to the benefit period as specified in the Policy Schedule / Certificate of Insurance.</p> <p>The benefit is subject to the terms, general exclusions as stated in the Policy and the following conditions:</p> <p>a) The monthly benefit payout will cease if the outstanding principal loan amount is completely repaid by the Insured Person.</p> <p>b) The Insured Person must first complete the Qualifying period as specified in the Policy Schedule / Certificate of Insurance, before the benefits are payable. During the Qualifying Period, no benefits shall be paid.</p> <p>c) The Qualifying Period starts when a Medical Practitioner certifies that the Insured Person is unable to perform his / her regular occupation or any other occupation.</p> <p>d) The Insured Person must be continuously disabled and should be under care of a Medical Practitioner throughout the Qualifying Period to become eligible for benefits under this option.</p>	


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	<b>Personal Expenses Assistance</b>	<p>We will pay the monthly benefit, if the Insured Person suffers from Occupational Disability, during the Policy Period, due to any illness or injury.</p> <p>The benefit is subject to the terms, general exclusions as stated in the Policy and the following conditions:</p> <p>a. The monthly benefit payout shall be, equal to the benefit option chosen and shall be paid maximum up to the benefit period as specified in the Policy Schedule / Certificate of Insurance.</p> <p>b. The Insured Person must first complete the Qualifying period as specified in the Policy Schedule / Certificate of Insurance, before the benefits are payable. During the Qualifying Period, no benefits shall be paid.</p> <p>c. The Qualifying Period starts when a Medical Practitioner certifies that the Insured Person is unable to perform his / her regular occupation or any other occupation.</p> <p>d. The Insured Person must be continuously disabled and should be under care of a Medical Practitioner throughout the Qualifying Period to become eligible for benefits under this option.</p>	
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</p> <p><b>Download claim form</b>  <a href="https://www.rahejaqbe.com/claims/health-claims">https://www.rahejaqbe.com/claims/health-claims</a></p>	Clause 5.2.22
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 5.1.8
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>	



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12	<b>Things to remember</b>	<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.</p> <p>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>	
13	<b>Your Obligations</b>	<p>Please disclose all pre-existing disease/s or condition/s, personal habits, major illness or hospitalization history before buying a policy.</p> <p>Non-disclosure may affect the claim settlement.</p>	

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

Place  
Date

(Signature of the Policy)

<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.