

CUSTOMER INFORMATION SHEET

S No.	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)	REFER TO POLICY CLAUSE NUMBER
1	Name of the Product/Policy	Arogya Sanjeevani Policy(Micro Insurance), IFFCO-Tokio GIC Ltd. UIN:IFFPMIP23040V012223	
2	Policy Number		
3	Type of Insurance Product/Policy	Indemnity	
4	Sum Insured(Basis)	Rs. XXXXXXX (Individual or Floater)	
5	Policy Coverage(What Policy Covers?) (Policy Clause Number/s)	Expenses in respect of: a) Admission in hospital beyond 24 hours b) Pre-hospitalisation (treatment prior to admission in hospital) of 30 days c) Post-hospitalisation (treatment after discharge from hospital) within 60 days from date of discharge d) Ambulance charges in connection with any admissible claim subject to a maximum of Rs.2000 per hospitalization. e) Specified/Listed procedures requiring less than 24 hours of hospitalisation (day care). f) AYUSH Coverage- Expenses incurred on hospitalization under AYUSH Treatment. g) Expenses incurred on dental treatment and Plastic Surgery: Necessitated due to disease or injury.	3.20 4.4 4.5 4.1.1(v) 4.1.1(iv) 4.2 4.1.1(ii)
6	Exclusions (what policy does not cover)	a) Investigation & Evaluation b) Rest Cure, rehabilitation and respite care c) Obesity/ Weight Control d) Cosmetic or Plastic Surgery e) Hazardous or Adventure Sports f) Breach of Law	7. EXCLUSIONS

		g) Excluded Providers h) Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. i) Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. j) Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. k) Refractive Error l) Unproven Treatments m) Sterility and Infertility n) Maternity Expenses o) 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) 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. q) Any expenses incurred on Domiciliary Hospitalization and OPD treatment r) Treatment taken outside the geographical limits of India s) In respect of the existing diseases, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), policyholder is not entitled to get the	
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		coverage for specified ICD	
7	Waiting period • Time period during which specified diseases/treatments are not covered • It is counted from the beginning of the policy coverage	a) First Thirty days waiting period: 30 days for all illnesses (not applicable on renewal or for accidents) b) Specific waiting periods (Not applicable for claims arising due to an accident) : i. 24 months for certain diseases ii. 36 months for certain diseases c) Pre-existing diseases: Covered after 36 months of continuous coverage.	6.2 6.3 6.1
8	Financial Limits of Coverage i. Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount excess of this limit)	The policy will pay only up to the limits specified hereunder for the following diseases/procedures: The following procedures will be covered (wherever medically indicated) either as in patient or as part of day care treatment in a hospital upto 50% of Sum Insured, specified in the policy schedule, during the policy period: A. Uterine Artery Embolization and HIFU (High intensity focused ultrasound) B. Balloon Sinuplasty C. Deep Brain stimulation D. Oral chemotherapy E. Immunotherapy- Monoclonal Antibody to be given as injection F. Intra vitreal injections G. Robotic surgeries H. Stereotactic radio surgeries I. Bronchial Thermoplasty J. Vaporisation of the prostate (Green laser treatment or holmium laser treatment) K. IONM - (Intra Operative Neuro Monitoring) L. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.	4.6

	In case of a claim, the policy requires you share the following costs: Expenses exceeding the following Sub-limits: Room Rent beyond 2% of Sum Insured subject to a maximum of Rs.5000 per day ICU/ICCU Expenses beyond 5% of Sum Insured subject to a maximum of Rs.10000 per day. Cataract Treatment Expenses beyond 25% of S.I or Rs.40,000 whichever is lower. Co-pay of 5% on each and every admissible claim, is applicable No deductible applicable	4.1(i) 4.1(ii) 4.3 9.3 5
9	ii. Co-payment(It is the specified amount /percentage of the admissible claim amount to be paid by the policyholder/insured) ii. Deductible(It is the specified amount: - Up to which an insurance company will not pay any claim, and - Which will be deducted from total claim amount (if claim amount is more than specified amount) v. Any other limit(as applicable)	iThe Cumulative Bonus will be increased by 5% in respect of each claim free policy year (where no claims are reported), provided the policy is renewed with the company without a break subject to maximum of 50% of the sum insured under the current policy year. 9.1.1
	Claims/Claims Procedure	Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization. https://www.iffcotokio.co.in/claims/claim-procedure

		Turn Around Time(TAT) for claims settlement: i. TAT for preauthorization of cashless facility: 1 hours from the receipt of final document ii. TAT for cashless final bill authorization: 3 hours from the receipt of final document Weblink/Details for the following: i. Network Hospital Details https://www.iffcotokio.co.in/health-insurance/city ii. Helpline Number 1800-103-5499 iii. Hospitals which are excluded or from where no claims will be accepted by Insurer https://www.iffcotokio.co.in/content/dam/iffcotokio/iffco-pdf/sites/default/files/download/forms/ExcludedHospitals.pdf iv. Downloading/getting claim form https://www.iffcotokio.co.in/content/dam/iffcotokio/iffco-pdf/sites/default/files/download/forms/Health%20Claim%20Form.pdf	9.1.2 9.1
10.	Policy Servicing	Call Centre Number of the Insurer 1800-103-5499 Details of Company Official	

11.	Grievances/Complaints	Details of: - Grievance Redressal Officer Address-Chief Grievance Officer IFFCO-Tokio General Insurance Co Ltd IFFCO Tower, Plot no. 3 Sector -29, Gurgaon – 122001 Mail ID- chiefgrievanceofficer@iffcotokio.co.in - Insurance Company Grievance Portal https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal MailID- support@iffcotokio.co.in Toll free Number-1800-103-5499 - Ombudsman https://www.cioins.co.in/Ombudsman	12
12	Things to remember	Free Look period The Free Look Period shall be applicable at the inception of the Policy and not on renewals or at the time of porting/ migrating the policy. You/the insured shall be allowed a period of thirty days from date of receipt of the Policy document to review the terms and conditions of the Policy, and to return the same if not acceptable. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to - A refund of the premium paid less any expenses incurred by Us on medical examination of the insured person and the stamp duty charges; or - Where the risk has already commenced and the option of	10.19

		return of the Policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or - Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period. - Renewal of Policy The policy shall be renewable, except in case of established fraud or non-disclosure or misrepresentation by You/ the Insured person, provided the product is not withdrawn and also subject to the following conditions: i. The Company shall send renewal notices to the Policyholder, at least 30 days in advance from Policy due date. ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period. v. Sum Insured can be enhanced at the time of renewal for which fresh proposal form and medical reports will be required to be submitted. However the waiting periods will apply afresh for the enhanced sum insured. In case increase in Sum	10.16 10.14 & 10.15
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		Insured is requested by You, We may underwrite to the extent of increased Sum Insured. . Migration and Portability When the policy is due for renewal ,you may migrate to another policy with us or port your policy to another insurer. Process for Migration You/the Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by Us by applying for migration of the Policy atleast 30 days before the policy renewal date.. If You/insured Persons is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by Us , You will get all the accrued continuity benefits as per below: i.The waiting periods specified in Section E, Sub section 1-Standard Exclusions,Point No-1,2 and 3 shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance Policy. ii.Migration benefit will be offered to the extent of sum of previous insured and accrued bonus(as part of the sum insured), migration benefit shall not apply to any other additional increased Sum Insured. iii.Moratorium Period We may underwrite your migration proposal, in case You are not continuously covered for 36 months Process for Portability You/the Insured Person will have the option to port the Policy to same product of other insurers by applying to such	10.21
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		insurer to port the entire policy along with all the members of the family, if any, at least 30 days before, but not earlier than 60 days from the due date of renewal. If You/ Insured person is presently covered and has been continuously covered without any lapses under this health insurance plan with an Indian General/Health insurer, the proposed Insured Person will get all the accrued continuity benefits as under: i. The waiting periods specified in Section E, Sub section 1-Standard Exclusions, Point No-1,2 and 3 shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance Policy. ii. Portability benefit will be offered to the extent of sum of previous sum insured and accrued bonus (as part of the sum insured), portability benefit shall not apply to any other additional increased Sum Insured. iii. Moratorium Period • Change of 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 any increase in SI, the waiting period shall start afresh only for the enhanced portion of the sum insured. • Moratorium Period After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by Us on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured	8
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		of the first policy. Wherever, the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits.	
13	Your Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement. Disclosure of other material information during the policy period. Material Information includes: i. Any change in health condition may/may not needing an active line of treatment. ii. Any change in Demographic Details	10.1

Declaration by Policy Holder:

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

Place:

Date:

Signature of the Policy Holder

To access your CIS, please login to your account in our website:

<https://www.iffcotokio.co.in/>

Please go through this Customer Information Sheet. In case of any query or doubt, you may contact our call center at 1800-103-5499.
In case we do not receive any communication from you within the 7 days from the date of the issuance of the policy copy, we presume that you have read the terms and conditions and are in understanding of the coverage.

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.