

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	IFFCO-TOKIO HOSPITAL DAILY CASH POLICY UIN: IFFHLIP21583V012021	
2	Policy Number		
3	Type of Insurance Product/Policy	Benefit	
4	Sum Insured(Basis)	Rs. XXXXXXX (Individual or Floater)	
5	Policy Coverage(What Policy Covers?) (Policy Clause Number/s)	<p>We will pay the amount as specified in the schedule as Hospital Daily Cash, for each continuous and completed period of 24 hours, upto the benefit period per year, that the Insured Person is Hospitalised during the policy period due to an illness or accidental bodily injury.</p> <p>In case of each continuous and completed period of 24 hours of hospitalization within the Intensive Care Unit (ICU), We will pay twice the benefit amount as specified in the schedule as Hospital Daily Cash. Admission in hospital beyond 24 hours</p> <p>Other Benefits –</p> <p>a) Day Care Surgeries – We will pay the One day Daily Cash benefit as mentioned in the schedule, for the Day care surgeries as listed in Annexure – “List of Day Care Procedures” of the policy document.</p> <p>b) Modern Treatment Methods and Advancement in Technologies We will pay the Daily cash benefit for each day of hospitalization or One day Daily Cash benefit (depending upon the nature of procedure), upto the benefit period specified in the policy schedule, during the policy period for the following procedures (wherever medically indicated):</p> <p>✓ Uterine Artery Embolization and HIFU (High intensity focused ultrasound)</p>	COVERAGE-“WHAT IS COVERED?”

		<ul style="list-style-type: none"> ✓ Balloon Sinuplasty ✓ Deep Brain stimulation ✓ Oral chemotherapy ✓ Immunotherapy-Monoclonal Antibody to be given as injection ✓ Intra vitreal injections ✓ Robotic surgeries ✓ Stereotactic radio surgeries ✓ Bronchical Thermoplasty ✓ Vaporisation of the prostate (Green laser treatment or holmium laser treatment) ✓ IONM - (Intra Operative Neuro Monitoring) ✓ Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered. <p>Note: The benefit period as specified in the policy schedule is cumulative of all hospitalizations, whether single or multiple, occurring in each policy year.</p>	
6	Exclusions (what policy does not cover)	<p>We will not pay for any claim caused by, based on, arising out of or attributable to any of the following:</p> <ul style="list-style-type: none"> i. Refractive Error ii. Any claim of hospitalization for Dental treatment or other dental examination and/or tests not incidental to the treatment or diagnosis of an injury, sickness or disease. iii. Sterility and Infertility iv. Maternity 	COVERAGE-"WHAT IS NOT COVERED"-

		<p>v. Sleep disorder, Parkinson and Alzheimer's disease, general debility or exhaustion("rundown condition"); or growth hormone therapy.</p> <p>vi. Venereal disease, sexually transmitted disease or illness except for HIV/AIDS.</p> <p>vii. Change of Gender</p> <p>viii. Circumcisions unless required as a part of treatment of an illness or injury.</p> <p>ix. Cosmetic or Plastic Surgery</p> <p>x. Rest Cure, Rehabilitation and respite care</p> <p>xi. Obesity/ Weight Control</p> <p>xii. Intentional self-injury, suicide or attempted suicide.</p> <p>xiii. 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> <p>xiv. 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.</p> <p>xv. Breach of Law</p> <p>xvi. Treatment of alcoholism, drug or substance abuse or any addictive</p>	
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7	<p>Waiting period</p> <ul style="list-style-type: none"> • Time period during which specified diseases/treatments are not covered • It is counted from the beginning of the policy coverage 	<p>a) First Thirty days waiting period: 30 days for all illnesses (not applicable on renewal or for accidents)</p> <p>b) Specific waiting periods (Not applicable for claims arising due to an accident) :</p> <ol style="list-style-type: none"> 24 months for certain diseases 48 months for certain diseases <p>c) Pre-existing diseases: Covered after 48 months of continuous coverage.</p>	<p>COVERAGE-"WHAT IS NOT COVERED"-CLAUSE 2</p> <p>COVERAGE-"WHAT IS NOT COVERED"-CLAUSE 3</p> <p>COVERAGE-"WHAT IS NOT COVERED"-CLAUSE 1</p>
8	<p>Financial Limits of Coverage</p> <ol style="list-style-type: none"> Sub-limit(It is a pre-defined limit and the insurance company will not pay any amount excess of this limit) Co-payment(It is the specified amount /percentage of the admissible claim amount to be paid by the policyholder/insured) 	<p>Not Applicable</p> <p>Not Applicable</p>	

	<p>iii. Deductible(It is the specified amount:</p> <ul style="list-style-type: none"> • 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) <p>iv. Any other limit(as applicable)</p>	<p>Not Applicable</p> <p>Not applicable</p>	
9	Claims/Claims Procedure	<p>i. NOTIFICATION OF CLAIM: An event, which gives rise to a claim or might become a claim under the Policy, must be reported to Us as soon as possible.</p> <p>ii. CLAIM PROCEDURE AND REQUIREMENTS: A written statement of the claim will be required and a Claim Form will be provided. This written statement of claim along with supporting documentation must be delivered to Us within 30 (thirty) days of date of discharge.</p> <p>Weblink/Details for the following:</p> <p>i. Helpline Number 1800-103-5499</p> <p>ii. Hospitals which are blacklisted 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</p> <p>iii. Downloading/getting claim form https://www.iffcotokio.co.in/content/dam/iffcotokio/iffco-pdf/sites/default/files/download_forms/Health%20Claim%20Form.pdf</p>	CLAIM PROCEDURE

10.	Policy Servicing	<p>Call Centre Number of the Insurer 1800-103-5499</p> <p>Details of Company Official</p>	
11.	Grievances/Complaints	<p>Details of:</p> <ul style="list-style-type: none"> Grievance Redressal Officer Address-Chief Grievance Officer IFFCO-Tokio General Insurance Co Ltd IFFCO Tower, Plot no. 3 Sector -29, Gurgaon – 122001 Mail chiefgrievanceofficer@iffcotokio.co.in ID- 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 	GENERAL CONDITIONS-31
12	Things to remember	<ul style="list-style-type: none"> 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 the policy. You/the insured shall be allowed a period of fifteen 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 Renewal of Policy The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by You/the insured person. Migration and Portability 	<p>GENERAL CONDITIONS-21</p> <p>GENERAL CONDITIONS-17</p> <p>GENERAL CONDITIONS-15&16</p>

		<p>When the policy is due for renewal ,you may migrate to another policy with us or port your policy to another insurer.</p> <p>Process for Migration</p> <p>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 as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by Us, the Insured Person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.</p> <p>Process for Portability</p> <p>You/the Insured Person will have the option to port the Policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance plan with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.</p> <ul style="list-style-type: none"> ● Change of Cash Benefit Amount/Benefit Period Midterm revision of Daily Cash benefit amount/ benefit period shall not be available in the policy 	GENERAL CONDITIONS-23
13	Your Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement.	GENERAL CONDITIONS-4

		Disclosure of other material information during the policy period. Material Information includes: <ul style="list-style-type: none">i. Any change in health condition may/may not needing an active line of treatment.ii. Any change in Demographic Details	
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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/>

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.