



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

Group- Saral Suraksha Bima, IFFCO-Tokio General Insurance Company Limited

UIN: IFFPAGP21634V012021

Customer Information Sheet

SI No.	TITLE	DESCRIPTION	Refer to policy clause number
1	Product Name	Group-Saral Suraksha Bima IFFCO-Tokio General Insurance Company Limited	
2.	Policy Number		
3	Type of Insurance Product/Policy	Benefit and Indemnity	
4	Sum Insured (Basis)	Rs. XXXXXXX (Individual/Floater)	
5.	What am I covered for	1.Base Covers:	
		a) Accidental Death	4.1(a)
		b) Permanent total Disablement due to accident	4.1(b)
		c) Permanent Partial Disablement due to accident	4.1(c)
		2.Optional Covers:	
		a) Temporary Total Disablement	4.2(a)
		b) Hospitalisation Expenses due to Accident	4.2(b)
		c) Education Grant	4.2(c)
		a. from intentional self-injury unless in self- defense or to save life, suicide or attempted suicide.	
b. 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.			
6.	What are the Major exclusions in the policy	<p>Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:</p> <p>Any claim for death or disablement (whether of a permanent nature or of a temporary nature), hospitalization of the insured person</p> <p>a) 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.</p>	5&5.1



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		<p>b) from intentional self-injury unless in self- defense or to save life, suicide or attempted suicide.</p> <p>c) 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.</p> <p>d) 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.</p>	
7.	Waiting period	Not applicable	
8.	Payment basis	<p>a) The payment of claims under all the base covers of Standard PA product and the optional covers “temporary total disablement benefit” and “Education grant” is on benefit basis.</p> <p>b) The payment of claims under the optional cover “Hospitalisation Expenses due to Accident” is on indemnity basis (Cashless/Reimbursement).</p>	
9.	Loss sharing	Not applicable	
10.	Renewal Conditions	<p>Renewal of the Policy</p> <p>The Policy may be renewed by mutual consent every year and in such event, the renewal premium shall be paid to US on or before the date of expiry of the Policy or of the subsequent renewal thereof. However, WE shall not be bound to give notice that such renewal premium is due.</p>	7.14
11.	Cancellation	<p>The policyholder may cancel his/her policy at any time during the term, by giving 7 days notice in writing. The Insurer shall</p> <p>a. refund proportionate premium for unexpired policy period, if the term of policy upto one year and there is no claim (s) made during the policy period.</p> <p>b. refund premium for the unexpired policy period, in respect of policies with term more than 1 year and risk coverage for such policy years has not commenced.</p> <p>We may cancel the Policy at any time on grounds of mis-representation, non-disclosure of material facts, fraud by the Insured Person, by giving 15 days’ written notice. There would be no refund of premium on cancellation on grounds of mis-representation, non-disclosure of material facts or fraud.</p>	7.11



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13.	Claims	<p>i) Intimation of claim: An event, which might become a claim under the policy, must be reported to us as soon as possible. In case of death, written notice also of death must, unless reasonable cause is shown, be given before interment/ cremation and in any case, within one calendar month after the death, and in the event of loss of sight or amputation of limbs, written notice thereof must also be given within one calendar month after such loss of sight or amputation. Based on the circumstances of the case the insurer may condone the case with delay in intimation beyond one calendar month. A written statement of the claim will be required and a claim form will be provided.</p> <p>You or your personal representative must give immediate written notice but within 14(fourteen) days of occurrence of injury, disease.</p> <p>ii) All certificates, information and evidence from a Medical Attendant or otherwise required by us shall be furnished by you, your personal representative in the manner and form as we may prescribe. In such claims your legal representative, Nominee, beneficiary will allow Our representative to carry out examination and ascertain details if and when we may reasonably require and in the event of death get the post-mortem examination done in respect of body of Insured Person.</p> <p>Turn Around Time(TAT) for claims settlement:</p> <p>i. TAT for preauthorization of cashless facility: 1 hour from the receipt of final document</p> <p>ii. TAT for cashless final bill authorization: 3 hours from the receipt of final document</p> <p>Weblink/Details for the following:</p> <p>i. Network Hospital Details https://www.iffcotokio.co.in/health-insurance/city</p> <p>ii. Helpline Number 1800-103-5499</p> <p>iii. 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>iv. Downloading/getting claim form https://www.iffcotokio.co.in/content/dam/iffcotokio/iffco-pdf/sites/default/files/download_forms/Health%20Claim%20Form.pdf</p>	6
14.	Policy Servicing	Kindly refer to the policy schedule for details of Your Policy Servicing office.	



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15.	Grievances	Details of: <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 ID- chiefgrievanceofficer@iffcotokio.co.inInsurance Company Grievance Portal https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal MailID- support@iffcotokio.co.in Toll free Number-1800-103-5499Ombudsman https://www.cioins.co.in/Ombudsman	10
16.	Insured's Rights	Insurer to specify the norms on settlement of claims. TAT for Pre-Auth_(applicable for the section "Hospitalisation expenses due to accident) shall also be specified.	
17.	Insured's Obligations	Disclosure of information norm: The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or nondisclosure of any material fact by the policyholder.	7.1
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.			

Declaration by Policy Holder:

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

Place:

Date:

Holder

Signature of the Policy

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