

**CUSTOMER INFORMATION SHEET**

<b>S No.</b>	<b>TITLE</b>	<b>DESCRIPTION (Please refer to applicable Policy Clause Number in next column)</b>	<b>REFER TO POLICY CLAUSE NUMBER</b>
1	<b>Name of the Product/Policy</b>	<b>Health Protector Assure UIN:</b>	
2	<b>Policy Number</b>		
3	<b>Type of Insurance Product/Policy</b>	<b>Indemnity</b>	
4	<b>Sum Insured(Basis)</b>	<b>Rs. XXXXXXX (Individual or Floater)</b>	
5	<b>Policy Coverage(What Policy Covers?) (Policy Clause Number/s)</b>	<p>Expenses in respect of the following :</p> <p>a) Admission in hospital beyond 24 hours</p> <p>b) Pre-hospitalisation (treatment prior to admission in hospital) of 60 days</p> <p>c) Post-hospitalisation (treatment after discharge from hospital) within 90 days from date of discharge</p> <p>d) (i) Ambulance charges in connection with any admissible claim subject to a limit Rs. 3000 or actual, whichever is less . (ii) Air Ambulance Charges: As per actual or 1% of the Sum Insured per claim; whichever is less(Only for Enhanced Plan)</p> <p>e) Specified/Listed procedures requiring less than 24 hours of hospitalisation (day care).List is available in Policy Wording(Annexure-“List of Day Care Procedures”)</p> <p>f) Daily Cash Benefit For Essential Plan Daily cash benefit of 0.10% of S.I,upto a maximum of Rs.5000 per day,for the duration of Hospitalization</p> <p>For Enhanced Plan Daily cash benefit of 0.10% of S.I,upto a maximum of Rs.7500 per day for the duration of Hospitalization</p>	<p><b>D(I)18</b></p> <p><b>D(I)Notes(b)</b></p> <p><b>D(I)Notes(b)</b></p> <p><b>D(I)CLAUSE 5</b></p> <p><b>D(V)CLAUSE 2</b></p> <p><b>D(I) CLAUSE 6</b></p>

		<p>g) Emergency Assistance Services</p> <ul style="list-style-type: none"> <li>✓ Medical consultation, evaluation and referral</li> <li>✓ Emergency medical evacuation</li> <li>✓ Medical repatriation</li> <li>✓ Transportation to join patient</li> <li>✓ Care and/or transportation of minor children</li> <li>✓ Emergency message transmission</li> <li>✓ Return of mortal remains</li> <li>✓ Emergency cash coordination</li> </ul>	<p><b>D(V)CLAUSE 3</b></p>
<p>6</p>	<p><b>Exclusions (what policy does not cover)</b></p>	<p><b>(I)Standard Exclusions -</b></p> <ul style="list-style-type: none"> <li>a) Cosmetic or plastic Surgery</li> <li>b) Rest Cure, rehabilitation and respite care</li> <li>c) Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof.</li> <li>d) Breach of law</li> <li>e) Investigation &amp; Evaluation</li> <li>f) Maternity Expenses</li> <li>g) Sterility and Infertility</li> <li>h) Unproven Treatments</li> <li>i) Hazardous or Adventure sports</li> <li>j) Obesity/ Weight Control</li> <li>k) Change-of-Gender treatments</li> <li>l) Excluded Providers</li> <li>m) Refractive Error</li> <li>n) 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.</li> <li>o) 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</li> </ul>	<p><b>E(I)</b></p>

		<p>procedure</p> <p><b>(II) Specific Exclusions –</b></p> <ol style="list-style-type: none"> <li>a. 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</li> <li>b. Circumcision, unless necessary for the treatment of a disease not otherwise excluded or required as a result of accidental bodily Injury, vaccination unless forming part of post-bite treatment, inoculation</li> <li>c. Cost of spectacles and contact lens or hearing aids.</li> <li>d. Dental treatment or surgery of any kind, unless requiring Hospitalization</li> <li>e. Treatment of, external congenital Disease or defects or anomalies, venereal Disease or intentional self-Injury</li> <li>f. Nuclear 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.</li> <li>g. Procedures/treatments mainly done in outpatient department (OPD) even if these are converted to day care surgery or as in patient in hospital to make it hospitalization claim.</li> <li>h. Any expense on procedure and treatment including acupressure, acupuncture and magnetic.</li> <li>i. Expenses related to any treatment necessitated due to participation as a non-professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving</li> </ol>	<p><b>E(II)</b></p>
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		<p>j. External/Durable medical/non-medical equipment of any kind which can be used at home subsequently except the medicines or the solutions required for the treatment.</p> <p>k. All non-medical expenses including personal comfort and convenience items or services and similar incidental expenses or servicing including ayah/ barber, cosmetics and napkins</p> <p>l. Pre-natal and post-natal expenses.</p> <p>m. Any consequential or indirect loss or expenses arising out of or related to the Hospitalization.</p> <p>n. Any treatment charges or fees charged by any Medical Practitioner acting outside the scope of license or registration granted to him by any medical Council.</p> <p>o. Any expense under Domiciliary Hospitalization for Treatment of following Diseases:</p> <ul style="list-style-type: none"> <li>(i) Asthma</li> <li>(ii) Bronchitis</li> <li>(iii) Chronic Nephritis and Nephritic Syndrome</li> <li>(iv) Diarrhea and all type of Dysenteries including Gastro-enteritis</li> <li>(v) Diabetes Mellitus</li> <li>(vi) Epilepsy</li> <li>(vii) Hypertension</li> <li>(viii) Influenza, Cough and Cold</li> <li>(ix) Pyrexia of unknown origin for less than 15 days</li> <li>(x) Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis</li> <li>(xi) Arthritis, Gout and Rheumatism</li> <li>(xii) Dental Treatment or Surgery</li> <li>(xiii) Critical illness</li> </ul> <p>p. Any other type of Laser treatments / surgeries for EYE which can be</p>	
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		<p>performed on OPD basis</p> <p>q. Cytotron Therapy, Rotational Field Quantum Magnetic Resonance (RFQMR), EECF (Enhanced External Counter Pulsation) Therapy, Chelation Therapy, Hyperberic Oxygen Therapy</p> <p>r. Intra-articular injections</p> <p>s. Expenses related to physiotherapy in a hospital/ nursing home unless arising out of hospitalization for which the claim is admitted and it is advised by treating Medical Practitioner.</p> <p>t. Ambulance charges, pre and post hospitalization expenses and daily allowance for the donor in case of major organ transplant.</p>	
<p>7</p>	<p><b>Waiting period</b></p> <ul style="list-style-type: none"> <li>• Time period during which specified diseases/treatments are not covered</li> <li>• It is counted from the beginning of the policy coverage</li> </ul>	<p>a) Initial 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> <ul style="list-style-type: none"> <li>i. 12 months for certain diseases</li> <li>ii. 24 months for certain diseases</li> </ul> <p>c) Pre-existing diseases: Covered after 36 months</p> <p>d) Any disease aggravated by Diabetes and/or Hypertension for a waiting period of <b>90 days</b>. However, if these diabetes and/or Hypertension is/are under pre-existing condition at the time of first proposal then these will be falling under Excl-Pre-existing Disease and will be covered after 36 months of continuous coverages with Us.</p>	<p><b>E(I)2</b></p> <p><b>E(I)3</b></p> <p><b>E(I)1</b></p> <p><b>E(II)2</b></p>

8	<p><b>Financial Limits of Coverage</b></p> <p><b>i. Sub-limit(It is a pre-defined limit and the insurance company will not pay any amount excess of this limit)</b></p> <p><b>ii. Co-payment(It is the specified amount /percentage of the admissible claim amount to be paid by the policyholder/insured)</b></p> <p><b>iii. Deductible(It is the specified amount:</b></p> <ul style="list-style-type: none"> <li>• Up to which an insurance company will not pay any claim, and</li> <li>• Which will be deducted from total claim amount (if claim amount is more than specified amount)</li> </ul> <p><b>iv. Any other limit(as applicable)</b></p>	<p>The policy will pay only up to the limits specified hereunder for the following diseases/procedures:</p> <p>a) Domiciliary Hospitalisation Expenses: For Essential Plan-20% of the Sum Insured For Enhanced Plan-50% of the Sum Insured</p> <p>b) Modern Treatment Methods and Advancement in Technologies-50% of Sum Insured</p> <p>Xxxxx</p> <p>Xxxxx</p> <p>Not Applicable</p>	<p><b>D(I) CLAUSE 7</b></p> <p><b>D(V)1</b></p> <p><b>D(IV)</b></p>
9	<p><b>Claims/Claims Procedure</b></p>	<p>Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization. <a href="https://www.iffcotokio.co.in/claims/claim-procedure">https://www.iffcotokio.co.in/claims/claim-procedure</a></p> <p><b>Turn Around Time(TAT) for claims settlement:</b></p>	<p><b>F(II)3</b></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><b>Weblink/Details for the following:</b></p> <p>i. <b>Network Hospital Details</b> <a href="https://www.iffcotokio.co.in/health-insurance/city">https://www.iffcotokio.co.in/health-insurance/city</a></p> <p>ii. <b>Helpline Number</b> 1800-103-5499</p> <p>iii. <b>Hospitals which are excluded or from where no claims will be accepted by Insurer</b> <a href="https://www.iffcotokio.co.in/content/dam/iffcotokio/iffco-pdf/sites/default/files/download_forms/ExcludedHospitals.pdf">https://www.iffcotokio.co.in/content/dam/iffcotokio/iffco-pdf/sites/default/files/download_forms/ExcludedHospitals.pdf</a></p> <p>iv. <b>Downloading/getting claim form</b> <a href="https://www.iffcotokio.co.in/content/dam/iffcotokio/iffco-pdf/sites/default/files/download_forms/Health%20Claim%20Form.pdf">https://www.iffcotokio.co.in/content/dam/iffcotokio/iffco-pdf/sites/default/files/download_forms/Health%20Claim%20Form.pdf</a></p>	
10.	<b>Policy Servicing</b>	<p>Call Centre Number of the Insurer 1800-103-5499</p> <p>Details of Company Official</p>	
11.	<b>Grievances/Complaints</b>	<p>Details of:</p> <ul style="list-style-type: none"> <li>Grievance Redressal Officer Address-Chief Grievance Officer IFFCO-Tokio General Insurance Co Ltd IFFCO Tower, Plot no. 3 Sector -29, Gurgaon – 122001 Mail ID- <a href="mailto:chiefgrievanceofficer@iffcotokio.co.in">chiefgrievanceofficer@iffcotokio.co.in</a></li> </ul>	<b>F(I)14</b>

		<ul style="list-style-type: none"> <li>Insurance Company Grievance Portal <a href="https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal">https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal</a> Mail ID- <a href="mailto:support@iffcotokio.co.in">support@iffcotokio.co.in</a> Toll free Number-1800-103-5499</li> <li>Ombudsman <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></li> </ul>	
12	<b>Things to remember</b>	<ul style="list-style-type: none"> <li><b>Free Look period</b> 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 <ul style="list-style-type: none"> <li>i. 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</li> <li>ii. Where the risk has already commenced and the option of return of the Policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or</li> <li>iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.</li> </ul> </li> <li><b>Renewal of Policy</b> The policy shall be renewable, except in case of established fraud or non-</li> </ul>	<p><b>F(I)11</b></p> <p><b>F(II)5</b></p>



		<p>disclosure or misrepresentation by You/ the Insured person, provided the product is not withdrawn and also subject to the following conditions:</p> <p>i. The Company shall send renewal notices to the Policyholder, at least 30 days in advance from Policy due date.</p> <p>ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years</p> <p>iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period</p> <p>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.</p> <p>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 Insured is requested by You, We may underwrite to the extent of increased Sum Insured.</p> <p><b>• Migration and Portability</b> When the policy is due for renewal ,you may migrate to another policy with us or port your policy to another insurer.</p> <p><b>Process for Migration</b></p> <p>You/the Insured Person will have the option to migrate the Policy to other</p>	<p><b>F(I)7&amp;F(I)8</b></p>
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health insurance products/plans offered by Us by applying for migration of the Policy at least 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 (of the policy wording) 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 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. 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

		<p>the accrued continuity benefits as under:</p> <p>i.The waiting periods specified in Section E, Sub section 1-Standard Exclusions,Point No-1,2 and 3(of the policy wording) shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance Policy.</p> <p>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.</p> <p>iii. Moratorium Period</p> <ul style="list-style-type: none"> <li>• <b>Change of Sum Insured</b> Sum insured can be changed (increased/ decreased) only at the time of renewal, 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.</li> <li>• <b>Moratorium Period</b> 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 of the first policy. Wherever, the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of</li> </ul>	<p>F(II)15</p> <p>F(I)9</p>
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		enhancement of sums insured only on the enhanced limits	
13	<b>Your Obligations</b>	<p><b>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement.</b></p> <p><b>Disclosure of other material information during the policy period.</b> Material Information includes:</p> <ul style="list-style-type: none"> <li>i. Any change in health condition may/may not needing an active line of treatment.</li> <li>ii. Any change in Demographic Details</li> </ul>	<b>F(I)1</b>

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.