(LEGAL DISCLAIMER) NOTE: The information must be read in conjunction with the Prospectus 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.

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

Sl No	Title	Description	Policy Clause Number
1	Name of the Insurance Product/Policy	Arogya Pragati Plus- Top up Re invented	**PAGE 1**
2	Policy Number		
3	Type of Insurance Product/Policy	Indemnity	**Section and 3.1**
4	Sum Insured Basis	Both Individual & Floater Sum insured. • For Threshold 5L to 15L, Sum Insured – 1L to 50L • For Threshold 16L to 50L, Sum Insured 5L to 50L	**Prospectus Point 5 & 7.**
5	Policy Coverage (What Policy Covers?)	**Expense in respect of:**	
		Admission in hospital beyond 24 hours	**2.17**
		Pre-Hospitalisation-30days-Goldplan,60 days-platinum plan before hospitalisation	**2.35 & 3.1(e)**
		Post-Hospitalisation within 60 and 90 days from date of discharge for Gold and Platinum Plan respectively.	**2.37& 3.1(f)**
		Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist fees, Operating theatre charges, Cost of Pharmacy and Consumables	**3.1 (c)**
		Specified / Listed procedures requiring less than 24 hours of hospitalization (day care)	**Annexure 1:**
		Optional cover 1: Critical Care benefit-18 Critical illnesses Gold plan-5 lakhs, Platinum plan-5 /7.5 lakhs	**3.14**
		Medical Second Opinion: Gold Plan: Up to a maximum Rs. 2,500/- and Platinum Plan: Up to a maximum Rs 5,000/-	**3.11**
		Dental Treatment: due to an accident/injury/illness requiring Hospitalization	**3.3**
		Medical Expenses for Organ Transplant:	**3.5**
		Ayush Treatment: Up to 100% of sum insured	**3.6**
		Ambulance charges (Road and Air):	**3.7**
		Non-Medical Items:	**3.13**
		Optional Cover 2: Personal Accident Benefit	**3.15**

6	Exclusion(What Policy does not cover)	**Standard and Specific Exclusions (Including but not limited to the following)** Investigation & Evaluation, Rest Cure, Weight Control, Change-Of-Gender Treatments, Cosmetic Surgery, Unproven Treatments, Sterility And Infertility, Treatment and/or services taken outside the India, Vaccination, Cost of braces, equipment or external prosthetic devices, eyeglasses, Cost of spectacles and contact lenses, hearing aids including cochlear implants, Dental treatment unless arising out of accident and requiring inpatient treatment Acupressure, acupuncture, magnetic therapies, Any expenses incurred on Domiciliary Hospitalization, Stem cell implantation/Surgery for other than those treatments mentioned in clause 3.20.12 etc.	**4.4 to 4.34**
7	Waiting Period	**Initial Waiting period**: First 30 days from policy inception(Not applicable to accidents & renewals)	**4.3**
		Specific Waiting Period(Excl 02) (Not applicable for claims arising due to accident): **3, 24 and 36 months for listed illnesses (not applicable for accidents and renewals)**	**4.2.e.(i),(ii) and (iii)**
		Pre-existing Disease (Excl 01) : 36 months	**4.1**
8	Financial Limit of Coverage	The Policy will pay only up to the limits specified hereunder for the following disease/procedures:	
	i. **Sub Limits**	Room Rent will be payable up to 1% of the Sum Insured or Rs 15,000 (lesser amount) for Gold Plan and Single Ac room for Platinum Plan	**2.41 and 3.1.(a)**
		ICU charges will payable up to 2% of Sum Insured or 25,000 (lesser amount) for Gold Plan and Actual amount for Platinum	**2.21 & 3.1.(b)**
		Coverage for Cataract: Up to Rs 50,000 and 1,00,000 per/Eye for Gold and Platinum Plan respectively.	**3.4**
		Coverage for 12 Modern Treatments up to sublimit for Gold and up to S.I for Platinum Plans	**3.10**
		Medical second opinion will be payable up to Rs 2500 for Gold and 5000 for Platinum plans	**3.11**
		Medical second opinion will be payable up to Rs 2500 for Gold and 5000 for Platinum plans	**3.13**
	ii. **Co-Payment** iii. **Deductible** iv. **Any Other limit as applicable**	**Not Applicable**	
9	Claims/Claim Procedure	Cashless Service and Reimbursement-**Available** i. Available on website and on policy schedule	

		ii. Helpline number: 1800-209-1415 iii. Downloading the claim form- https://www.newindia.co.in/cms/24b38b03-6b17-42e8-b047-43c7784c6528/Claim_Form.pdf?guest=true iv. Pre-authorization -Within 1 hour of request v. Final Authorization for Discharge from the Hospital within 3 hours of hospital request.	
10	Policy Servicing	Call center number of the insurer-1800-209-1415 Company Officials- https://www.newindia.co.in/s **Policy Issuing Office:………**	
11	Grievances/ Complaints	Details of GRO: https://www.newindia.co.in/portal/readMore/Grievances **For Ombudsman's** contact details - Senior Citizens may write to- seniorcitizencare.ho@newindia.co.in	**Annexure IV**
12	Things to Remember	**Free look Period**:	**5.6**
		Policy Renewal:	**5.11**
		Migration	**2.29 and 5.15**
		Portability	
		Moratorium period: - 5 Years	**5.8**
13	Your Obligation	Please disclose all pre-existing disease/s or conditions before buying a policy. Non-disclosure may affect the claim settlement.	

Declaration by the Policy Holder;
I have read the above and confirm having noted the details.

Place:

Date: (Signature of the Policy Holder)

Note:

i. Web-link where the product related documents including the Customer information sheet are available on https://www.newindia.co.in/health/all-products

ii. In case of any conflict, the terms and condition mentioned in the policy document shall prevail.