

(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.

NIA MODERN TREATMENT RIDER
Customer Information Sheet

S No	Title	Description	Policy clause No.
1.	Product Name	NIA Modern Treatment Rider	Page. No 1 of Policy Document
2.	What am I covered for	<p>In consideration of the premium paid, subject to the terms, conditions, exclusions and definitions contained herein the company agrees to pay for the Modern Treatment Procedures and The limit stated for the same under the Base policy stands modified, as stated hereunder:</p> <p>The following Modern Treatment or Procedures will be covered (wherever medically indicated) either as in patient or as part of day care treatment in a hospital up to 100% of Sum insured.</p> <ul style="list-style-type: none"> • Uterine Artery Embolization and HIFU (High intensity focused ultrasound) • Balloon Sinuplasty • Deep Brain stimulation. • Oral chemotherapy. • Immunotherapy- Monoclonal Antibody to be given as injection • Intravitreal injections. • Robotic surgeries. • Stereotactic radio surgeries. • Bronchial 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. • Our liability for all claims admitted during the Period of Insurance will be only up to Sum Insured for which the Insured Person is covered as mentioned in the Schedule. <p>Provided that,</p> <ol style="list-style-type: none"> a) The Rider can be purchased along with the Base Policy and cannot be purchased in isolation or as a separate product. b) Modern treatment procedure Rider can be purchased only 	Clause 3.0

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		<p>at the time of inception or at renewal of the Base policy and cannot be opted in between during the course of policy.</p> <p>c) In case of a payment of a claim under Modern Treatments, this Rider cannot be opted out at the time of Renewal.</p> <p>d) Modern treatment procedures are payable only once during a policy period (this is applicable only to surgical procedures i.e. except for Oral Chemotherapy, Intravitreal Injections and Immunotherapy- Monoclonal Antibody to be given as injection)</p> <p>e) A deductible of 10% is applicable on the admissible claim amount of every claim as follows. Example is given in Annexure for Illustration.</p> <p style="padding-left: 40px;">a. Deductible shall be applied on the claim amount that exceeds the sublimit stated under the Base Policy.</p> <p style="padding-left: 40px;">b. Deductible shall not be applicable up to the Sub-limits under the base policy.</p> <p>f) No pre and post hospitalization expenses are payable for claims under Oral Chemotherapy.</p>	
3.	What are the major exclusions in the policy	As per the Base Policy Terms and Conditions	Clause 4.6
4.	Waiting Period	As per the Base Policy Terms and Conditions	Clause 4.6
5.	Payout basis	As per the Base Policy Terms and Conditions	Clause 4.6
6.	Loss Sharing	A deductible of 10% is applicable on the claim admissible amount of every claim that has exceeded the Sub-Limits applicable for Modern Treatments under the Base Policy.	Clause 3.0
7.	Renewal Conditions	As per the Base Policy Terms and Conditions	Clause 4.6
8.	Renewal Benefits	As per the Base Policy Terms and Conditions	Clause 4.6
9.	Cancellation	As per the Base Policy Terms and Conditions	Clause 4.6
10.	Claims	As per the Base Policy Terms and Conditions	Clause 4.6

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11.	Policy Servicing/ Grievances /Complaints	<p>In case of any grievance the insured person may contact the company through Website:https://www.newindia.co.in/portal/readMore/Grievances Toll free: 1800-209-1415 E-mail, Fax and Courier: As mentioned in the above address Senior Citizens may write to seniorcitizencare.ho@newindia.co.in</p> <p>Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at https://www.newindia.co.in/portal/readMore/Grievances For updated details of grievance officer, kindly refer the link https://www.newindia.co.in/portal/readMore/Grievances</p> <p>If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Please refer to Annexure III.</p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System - https://igms.irdai.gov.in</p>	
12.	Insured's Rights	<ul style="list-style-type: none"> • Free Look Period - You will be allowed a period of fifteen days from the date of receipt of the Policy to review the terms and conditions of the Policy and to return the same if not acceptable. • Renewal of the Policy if You remit the Premium to Us prior to expiry of the Policy or within 30 days from expiry of Policy. • This policy is subject to portability guidelines issued by IRDA and as amended from time to time. 	
13.	Insured's Obligations	<ul style="list-style-type: none"> • The policy shall be null and void, and no benefits shall be payable in the event of misrepresentation, misdescription or nondisclosure of any material fact / particular if such claim be in any manner fraudulent or supported by any fraudulent means or device whether by the Insured Person or by any other person acting on his / her behalf 	Clause 4.1