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**CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY**

<b>Sl No</b>	<b>Title</b>	<b>Description</b>	<b>Policy Clause Number</b>
1	Name of the Insurance Product/Policy	<b>SENIOR CITIZEN MEDICLAIM POLICY</b>	
2	Policy Number		
3	Type of Insurance Product/Policy	Indemnity	
4	Sum Insured Basis	Individual Sum insured. Member name A – Sum Insured Member name A – Sum Insured	
5	Policy Coverage (What Policy Covers?)	<b>Expense in respect of:</b>	
		Admission in hospital beyond 24 hours	<b>2.19</b>
		<b>Pre-hospitalisation</b> -30 days, subject to maximum 5% of hospital bill.	<b>2.35 &amp; 3.2</b>
		<b>Post-Hospitalisation</b> -up to 60 days, subject to maximum of 10% of hospital bill.	<b>2.36 &amp; 3.3</b>
		Specified / Listed procedures requiring less than 24 hours of hospitalization (day care)	<b>2.17</b>
		<b>Coverage for AYUSH Treatment:</b> up to 100% of the S.I	<b>3.4</b>
		<b>Expenses incurred towards Ambulance:</b> maximum of Rs.1000/-	<b>3.5</b>
		<b>Medical expenses for Organ Transplant:</b>	<b>3.6</b>
		<b>Congenital Internal Disease</b>	<b>3.9</b>
		<b>Congenital External Disease</b>	<b>3.9</b>
		<b>Specific Coverages:</b>	<b>3.7(a) to 3.7(g)</b>
		Coverage for 12 <b>modern treatments</b>	<b>3.8.1 to 3.8.12</b>
Room rentUp to 1% of Sum Insured per day. (Overall limit: 25% of the Sum Insured.)	<b>3.1</b>		
Intensive Care Unit (ICU)- Up to 2% of Sum Insured per day (Overall limit: 25% of the Sum Insured.)			
Professional fees of Surgeon, Anaesthetist, Consultant, Specialist- Overall limit: 25% of the Sum Insured.			

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6	Exclusion (What Policy does not cover)	<b>Standard Exclusions and Specific Exclusion (including but not limited to the following)</b> 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, Acupressure, acupuncture, magnetic therapies, Any expenses incurred on Domiciliary Hospitalization, Stem cell implantation/Surgery for other than those treatments mentioned in clause 3.8.12 etc...	<b>4.4.1 to 4.4.30</b>
7	Waiting period	<b>Initial Waiting period:</b> First 30 days from date of inception (not applicable for Accidents & renewals)	<b>4.3</b>
		<b>PRE-EXISTING DISEASES</b> (Code- Excl01)-18 Months	<b>4.1</b>
		<b>Specific waiting period</b> (Code- Excl02) 90 days , 18 and 36 months for listed illnesses ( not applicable for renewals and accident )	<b>4.2</b>
8	Financial Limit of Coverage		
	<b>i. Sub-limit</b>	The Policy will pay only up to the limits specified hereunder for the following disease/procedures: As per <b>Policy clause 3.1.1</b>  Diseases with sub limits as per Policy clause 3.1.2	<b>3.1.1</b>  <b>3.1.2</b>
	<b>ii. Co-Payment</b>	10%	<b>5.16</b>
	<b>iii. Deductible/ Any Other limit as applicable</b>	Not applicable	
9	Claims/Claim Procedure	<b>Cashless Service and Reimbursement-Available</b>  i. Network hospital details -Available on website and on policy schedule ii. Helpline number: 1800-209-1415 iii. Downloading the claim form- <a href="https://www.newindia.co.in/cms/24b38b03-6b17-42e8-b047-43c7784c6528/Claim_Form.pdf?guest=true">https://www.newindia.co.in/cms/24b38b03-6b17-42e8-b047-43c7784c6528/Claim_Form.pdf?guest=true</a> iv. Pre-authorisation -Within 1 hour of request v. Final Authorization for Discharge from the Hospital within 3 hours of hospital request	

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10	Policy Servicing	Call center number of the insurer-1800-209-1415 Company Officials- <a href="https://www.newindia.co.in/">https://www.newindia.co.in/</a>  <b>Policy Issuing Office :.....</b>	
11	Grievances/Complaints	Details of GRO: <a href="https://www.newindia.co.in/portal/readMore/Grievances">https://www.newindia.co.in/portal/readMore/Grievances</a>  Seniour citizens may write to – <a href="mailto:Seniorcitizencare.ho@newindia.co.in">Seniorcitizencare.ho@newindia.co.in</a>  <b>For Ombudsman’s contact details</b>	5.7  Annexure IV
12	Things to Remember	<b>Free look Period</b> <b>Policy Renewal</b> <b>Migration and Portability:</b> Moratorium Period: 5 years	5.3 5.5 5.6
13	Your Obligation	Please disclose all pre-existing disease/s or conditions before buying a policy. Non-disclosure may affect the claim settlement.	2.14

**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.

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