

DOs and DON'Ts of Health Insurance

NEW POLICY	
DOs	DON'Ts
Proposal form is the basis of insurance contract	Give any mis-representation or any false information in the proposal form.
This form seeks basic information about the people to be covered under the policy.	Hide the facts, Pre-existing Disease or Conditions regarding any insured.
Disclose details of all the pre-existing diseases and conditions for each insured	Sign the proposal form without reading terms and conditions given in the Prospectus.
Submit stamp size photographs of each insured along with signatures on the disclosure.	
For the sake of record and for future correspondence kindly retain one copy of the proposal form with you.	
Health check-up may be necessary depending on the age at entry.	
Kindly ensure that the policy document issued to you is correct.	
Check the name, age, gender, address and other personal details in the policy schedule.	
Ensure that the period of Insurance is in order.	
If the terms of coverage are not acceptable, cancel the policy within 15 days from the date of issuance of the policy.	

RENEWAL	
DOs	DON'Ts
Always keep a track of your Policy's renewal date.	Allow a gap of even one day in your policy renewal since no claim is payable for the period when there is a gap in Insurance.
Renew the policy before the due date by visiting any of our offices or online.	Forget to renew the policy on time, as lifetime renewal is allowed only if the policy is renewed without any break.
If you have not paid the renewal premium before due date, you can pay it within the grace period of 30 days.	
Go through Sum Insured enhancement condition in the Policy Document, before requesting for enhancement of your Sum Insured at the time of renewal.	
Health check-up may be necessary depending on the policy conditions.	
Please inform the underwriter, by filling in a new proposal form, about any change in the risk profile of any member	
Please read the correct policy clause given to you, as there may be any change in the policy. The policy clauses are available on our website or with the underwriting office.	

CHANGE IN POLICY	
DOs	DON'Ts
Inform the office, in writing, about any change required in the policy schedule.	Delay to inform the underwriter about any change in the risk profile of any member.
For sake of record keep a copy of the letter with you.	
Collect the endorsement document issued from the office.	

CLAIMS	
DOs	DON'Ts
Ensure that the room you are admitted in is within the limit of your policy. If the room rent exceeds the eligible limit, proportionate deductions will be applicable on all the expenses except for medicines and implants.	Delay the submission if any documents deemed necessary by the TPA / Insurance company.
Pay special attention to the terms and conditions in the policy like: pre-existing conditions are not covered for a certain period, named diseases that have waiting period, non-medical items which are not payable etc.	Conceal facts or you could face a dispute at the time of claim.
Intimate the TPA or the underwriting office within the given time limit.	
For cashless facilities, check if the Hospital falls under Network Hospitals. If yes, then disclose your insurance details at the time of admission to the Hospital. For more details approach your TPA.	
Check the pre-authorisation request thoroughly before signing it.	
Keep a copy of all the documents for the sake of record.	
When there is co-payment in the policy, the co-share has to be borne by you.	

IF YOU HAVE ANY GRIEVANCE	
DOs	DON'Ts
Write to our Regional Office Grievance cell for any grievance related to our Branch or Divisional offices.	Conceal facts related to the complaint and the concerned members.
Write to our Head Office Grievance cell for any grievance related to our Regional offices.	
For sake of record keep a copy of the letter with you.	