



(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.



		d) If such injury shall as a direct consequence thereof immediately, permanently, totally and absolutely disable an Insured person from engaging in being occupied with or giving attention to paid employment or occupation of any description whatsoever, the capital sum insured stated in the Schedule hereto.	
7	Add-on Cover	Nil	
8	Loss Participation	Nil	
9	Exclusions	<p>The Company shall not be liable under this Policy for:</p> <ol style="list-style-type: none"> <li>1. Compensation under more than one of the sub-clauses (a), (b), (c) or (d) in respect of same injury or disablement.</li> <li>2. Payment of compensation in respect of injury or disablement directly or indirectly arising out of or contributed to by or traceable to any disability existing on the date of issue of this Policy.</li> <li>3. Payment of compensation in respect of death, injury or disablement of the Insured from (a) intentional self injury, suicide or attempted suicide. (b) whilst under the influence of intoxicating liquor or drug. (c) directly or indirectly caused by insanity. (d) arising or resulting from the insured committing any breach of the law with criminal intent.</li> <li>4. Payment of compensation in respect of death, injury or disablement of the Insured from (a) due to or arising out of or directly or indirectly connected with or traceable to war, invasion, act of foreign enemy, hostilities (whether war be declared or not) Civil war, rebellion, revolution insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detainments of all kings, princes and people of whatsoever nation, condition or quality.</li> <li>5. Payment of compensation in respect of death of or bodily injury to the Insured directly or indirectly caused by or contributed to by or arising from or traceable to ionizing radiation or contamination by radioactivity from any source whatsoever, or from nuclear weapons material.</li> </ol>	Policy clause pg no. 2

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		<p>Provided also that due observance and fulfillment of the terms and conditions of this Policy (which conditions and all endorsements hereon are to be read as part of this Policy) shall so far as they relate to anything to be done or not to be done by the Insured be a condition precedent to any liability of the Company under this Policy.</p>	
10.	Special Conditions and Warranties (if any)	<ol style="list-style-type: none"> <li>1. In the case of a claim by death or permanent total disablement all sums will be payable only on the delivery of this Policy canceled and discharged</li> <li>2. Any other, as specified, in the policy schedule.</li> </ol>	Policy clause pg no. 2
11.	Admissibility of Claim	<ol style="list-style-type: none"> <li>1. Upon the happening of any event which may give rise to a claim under this policy the Insured shall forthwith give notice thereof to the Company. Unless reasonable cause is shown, the Insured should within one calendar month after the event which may give rise to a claim under the policy, give written notice to the Company with full particulars of the claim.</li> <li>2. Proof satisfactory to the Company shall be furnished of all matters upon which a claim is based. Any medical or other agent of the Company shall be allowed to examine the insured person on the occasion of any alleged injury or complement when and so often as the same may reasonably be required on behalf of the Company and in the event of death, to make a post-mortem examination of the body of the insured and such evidence as the Company may from time to time require (including a post-mortem examination, if necessary) shall be furnished within the space of fourteen days after demand in writing. Provided that in the case of a claim by death or permanent total disablement all sums will be payable only on the delivery of this Policy canceled and discharged.</li> </ol>	Policy clause pg no. 2
12.	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> <li>• 1800-209-1415</li> <li>• Website-<a href="https://www.newindia.co.in">https://www.newindia.co.in</a></li> <li>• Policy issuing office</li> </ul>	
13.	Grievance Redressal and Policyholders Protection	<ul style="list-style-type: none"> <li>• Details of Grievance redressal officer- available at NIA website:<a href="https://www.newindia.co.in/portal/readMore/Grievances">https://www.newindia.co.in/portal/readMore/Grievances</a></li> <li>• IRDAI Integrated Grievance Management System – <a href="https://igms.irda.gov.in/">https://igms.irda.gov.in/</a></li> </ul>	



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		<ul style="list-style-type: none"><li>Insurance Ombudsman – The contact details of the Insurance Ombudsman offices has been provided in the website</li></ul>	
14.	Obligations of the Policyholder	<ul style="list-style-type: none"><li>To disclose all information correctly sought by the insurer at time of filling the proposal form</li><li>In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li><li>Non-disclosure of material information may affect the claim settlement.</li></ul>	

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

**Note:**

- i. Insurer shall provide web-link where the product related documents including the Customer Information sheet are available on the website of the Insurer.
- ii. Insurer to take confirmation of the Policyholder regarding receiving of the Customer Information Sheet.
- iii. 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.