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CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

SI No	Title	Description	Policy Clause Number
1	Name of the Insurance Product/Policy	<u>AROGYA SANJEEVANI POLICY, THE NEW INDIA ASSURANCE CO. LTD.</u>	
2	Policy Number		
3	Type of Insurance Product/Policy	Indemnity	2
4	Sum Insured Basis	Individual/Floater If It is individual, then Insured Name A – Sum Insured Insured Name B - Sum Insured If it is floater, then only sum insured to be displayed - Sum Insured-	Prospectus Point 2 & 15.
5	Policy Coverage (What Policy Covers?)	Expense in respect of:	
		Admission in hospital beyond 24 hours	3.23
		Pre-hospitalisation (treatment prior to admission in hospital) of 30 days	3.42 & 4.4
		Post-Hospitalisation Treatment within 60 days from date of discharge	3.43 & 4.5
		Specified / Listed procedures requiring less than 24 hours of hospitalization (day care)	Annexure C
		Road Ambulance maximum of Rs.2000/- per hospitalisation.	4.11
		Coverage for AYUSH Treatment Up to 100% of Sum Insured	4.2
	Coverage For 12 Modern Treatments up to 50% of Sum Insured	4.6	
6	Exclusion (What Policy does not cover)	Standard Exclusions and Specific Exclusion (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 impatient treatment Acupressure, acupuncture, magnetic therapies, Any expenses incurred on Domiciliary Hospitalization, Stem cell implantation/Surgery for other than those treatments mentioned in clause 4.6 etc...	7.1 to 7.20

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7	Waiting period	Initial Waiting period: First 30 days from date of inception(not applicable in case of continuous renewal or accidents)	6.3
		PRE-EXISTING DISEASES (Code- Excl01)-36 Months	6.1
		SPECIFIC WAITING PERIOD (Code- Excl02):- 24 and 36 months for listed illnesses (not applicable for renewals and accident)	6.2
8	Financial Limit of Coverage	The Policy will pay only up to the limits specified hereunder for the following disease/procedures	
	i. Sub-limit	Up to 2 % of the Sum Insured or Maximum Rs 5000/- & 5% of the Sum Insured or maximum Rs 10000/- per day for Room rent and ICU respectively	4.1.(a)
		Cataract Treatment: Up to 25% of Sum Insured or Rs.40,000/-, whichever is lower, per eye	4.1(b)
	ii. Co-Payment	5%	12
iii. Deductible/ Any Other limit as applicable	Not applicable		
9	Claims/Claim Procedure	Cashless Service and Reimbursement-Available i. Network hospital details -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 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/ Policy Issuing Office :.....	
11	Grievances/Complaints	Details of GRO: https://www.newindia.co.in/portal/readMore/Grievances Seniour citizens may write to – Seniorcitizencare.ho@newindia.co.in For Ombudsman's contact details	11 Annexure B
12	Things to Remember	Free look period	10.19

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		Policy Renewal:	10.15
		MIGRATION	
		PORTABILITY	10.14
		Moratorium period: 5 Years	8
		Grace Period:	3.21
13	Your Obligation	Please disclose all pre-existing disease/s or conditions before buying a policy. Non-disclosure may affect the claim settlement.	10.1

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