

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

SI No	Title	Description	Policy Clause Number
1	Name of the Insurance Product/Policy	<u>New India Criti Protect Policy</u>	
2	Policy Number		
3	Type of Insurance Product/Policy	Benefit	
4	Sum Insured Basis	Individual Sum insured. Member Name –	Prospectus Point 1 & 10.
5	Policy Coverage (What Policy Covers?)	Expense in respect of:	
		Payment of S.I as benefit upon First diagnosis of listed critical illnesses as per plan opted	3
6	Exclusion (What Policy does not cover)	Standard and Specific Exclusions (Including but not limited to the following) <ul style="list-style-type: none"> • Critical Illness diagnosed within the first 90 days of the Inception Date of First Policy. • Any Illness other than those specified • Congenital External Anomalies, or any complications or conditions arising therefrom including any developmental conditions of the Insured. • Any Critical Illness caused by traceable to childbirth • Any critical illness caused due to surgical treatment of obesity 	4.1 to 4.21
7	Waiting period	Initial Waiting period: First 90 days of all illness (not applicable in case of continuous renewal or accidents)	3.1
8	Financial Limit of Coverage i. Sub-limit/ Co-Payment/Deductible/ Any Other limit as applicable	The Policy will pay only up to the limits specified hereunder for the following disease/procedures: <ul style="list-style-type: none"> • Not Applicable 	
9	Claims/Claim Procedure	Cashless Service and Reimbursement-Available <ol style="list-style-type: none"> 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?quest=true iv. Pre-authorisation -Within 1 hour of request v. 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 Seniouir citizens may write to – Seniorcitizencare.ho@newindia.co.in For Ombudsman’s contact details- Annexure IV	5.11 Annexure IV
12	Things to Remember	Free look cancellation : Policy Renewal: Migration and Portability: Moratorium Period : 5 Years	5.8 5.7 2.13 & 2.16 5.10
13	Your Obligation	Please disclose all pre-existing disease/s or conditions before buying a policy. Non-disclosure may affect the claim settlement	

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.

(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.

