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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>New India Sixty Plus Mediclaim Policy</u>	
2	Policy Number		
3	Type of Insurance Product/Policy	Indemnity	
4	Sum Insured Basis	Individual Sum insured. options available are Rs. 2, 3, and 5 lakhs.	
5	Policy Coverage (What Policy Covers?)	Expense in respect of:	
		Admission in hospital beyond 24 hours	2.18
		Pre-hospitalisation- 30 days	2.35 & 3.9
		Post-Hospitalisation within 60 days from the date of discharge. maximum limit of 10% of the Sum Insured	2.36& 3.9
		Specified / Listed procedures requiring less than 24 hours of hospitalization (day care)	Annexure 1
		Coverage under AYUSH treatment: Upto 100% of the Sum Insured	3.16
		Hospital Cash	3.6
		Ambulance service up to 1% of Sum Insured.	3.8
		Medical expense for organ transplant	3.11
		Congenital Internal Diseases	3.15
		Congenital External Diseases	3.15
		ATTENDANT BENEFIT	3.3
		OPTIONAL COVER: VOLUNTARY CO-PAY	3.4
Coverage for 12 Modern treatments	3.14.1 to 3.14.12		
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	4.4.1to 4.4.30

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		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 3.14.12 etc...	
7	Waiting period	Initial Waiting period: First 30 days from date of inception (not applicable for Accidents & renewals)	4.3
		PRE-EXISTING DISEASES (Code- Excl01)-36 Months	4.1
		Specific Waiting period- 90 days , 24 and 36 months for listed illnesses (not applicable for renewals and accident)	4.2
8	Financial Limit of Coverage	The Policy will pay only up to the limits specified hereunder for the following disease/procedures:	
	i.Sub-limit	CATARACT: For each eye Maximum up to amount mentioned in the section 3.2	3.7
		Sub Limits as per 3.1.1,3.1.2 and 3.1.3	3.1.1,3.1.2 and 3.1.3
	ii. Co payment	10%	3.5
	iii.Deductible	Not applicable	
	iv. Any Other limit as applicable	Sub limits for specified illness as per Policy clause 3.2	3.2
9	Claims/Claim Procedure	Cashless Service and Reimbursement-Available <ul 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 :.....	

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11	Grievances/Complaints	<p>Details of GRO: https://www.newindia.co.in/portal/readMore/Grievances</p> <p>Senior citizens may write to – Seniorcitizencare.ho@newindia.co.in</p> <p>For Ombudsman's contact details</p>	Annexure IV
12	Things to Remember	Free look cancellation	5.5
		Policy Renewal	5.3
		Migration	2.30 & 5.6
		Portability	2.37 & 5.7
		Moratorium period: 5 Years	5.8
		Grace Period:	2.16
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.