



**Oriental
Insurance**

THE ORIENTAL INSURANCE COMPANY LIMITED
Regd. Office: Oriental House, A-25/27, Asaf
Ali Road, New Delhi-110002 CIN
No.U66010DL1947GOI007158

Customer Information Sheet

Description is illustrative and not exhaustive

S. No	Title	Description	Refer to Policy Clause No.
1	Product Name	Oriental Mediclaim Insurance Policy (Individual)	
2	What am I covered for:	<ul style="list-style-type: none">• Sum Insured option from Rs. 1 lac to Rs. 50lacs.• Hospital admission of minimum 24 hours• Related medical expenses incurred 30 days prior to hospitalization & 60 days from date of discharge.• Specified / Listed procedures requiring less than 24 hours hospitalization (day care)• Cover for 22 critical illnesses.• Ambulance Charges• Donor Expenses• Ayurveda, Yoga, Siddha, Unani and Homeopathic treatment.• Air ambulance• OPD benefit for dental and ophthalmic cover,• Medical Second Opinion• Daily hospital cash• PA as optional cover• Voluntary co-pay option• Family discount• Portal Discount• HIV/AIDS• Mental Illness• Telemedicine• Pre and Post hospitalization expenses covered upto 30 and 60 days	3.1

ORIENTAL MEDICLAIM INSURANCE POLICY (INDIVIDUAL)
UIN: OICHLIP23084V042223

3	What are the major exclusions in the policy:	<ul style="list-style-type: none"> • Any hospital admission primarily for investigation / diagnostic purpose • Sex change surgery, cosmetic surgery & plastic surgery, • Pregnancy (except ectopic), infertility • Hazardous or Adventure Sport • Refractive error, cosmetic dental surgeries • Unproven Treatments • Substance abuse, self-inflicted injuries, • Breach of law • Any kind of admission fees, registration fees levied by the hospital • Treatment outside India • External congenital diseases. <p>(Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing).</p>	4
4	Premium Basis	<ul style="list-style-type: none"> • As defined in the prospectus 	
5	Waiting period	<ul style="list-style-type: none"> • Pre-existing diseases: Covered after 48 months • Initial waiting period: 30 days for all illnesses (not applicable on renewal or for accidents) • Specific waiting periods: <ol style="list-style-type: none"> 1. 90 days for named diseases 2. 12 months for named diseases (clauses 4.3 (i & ii)) 3. 24 months for disease at (clauses 4.3 (iii to xxii)) 4. 48 months for diseases (clauses 4.3 (xxiii & xxiv)) 	4.1 4.2 4.3
6	Payout basis	<ul style="list-style-type: none"> • Cashless services for covered expenses in Network hospitals • Reimbursement of admissible expenses 	5.22
7	Cost sharing	<ul style="list-style-type: none"> • Option of voluntary co-payment of 10% and 20% with corresponding premium discount of 10% and 20% respectively on SI of Rs. 2.0 lacs and above. 	3.1.3

8	Renewal Conditions	<ul style="list-style-type: none"> • Grace period of 30 days • Policy is ordinarily renewable • Adjustment of premium on renewal in lieu of OMP policy. 	5.8
9	Renewal Benefits	<ul style="list-style-type: none"> • Health check up benefit for every block of 3 claim free policy years for the insured persons up to 1% of average sum insured subject to maximum Rs. 5000/- per insured person 	5.35
10	Cancellation	<p>The Insured may cancel this Policy by giving 15 days' written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired Policy Period.</p> <p>2. The Company may cancel the Policy at any time on grounds of misrepresentation, non-disclosure of material facts fraud by the insured Person, by giving 30 days' written notice.</p> <p>3. There would be no refund of premium on cancellation on grounds of misrepresentation non-disclosure of material facts or fraud.</p>	5.5
11	Claims	<p>For Cashless Service: Hospital Network Details are available at www.orientalinsurance.org.in</p> <p>For reimbursement of Claim: Policy issuing Office /TPA</p>	
12	Policy servicing/Grievances/Complaints	<p>Company officials :</p> <p>Website: www.orientalinsurance.org.in</p> <p>Toll free: 1800118485 Or 011-33208485</p> <p>E-mail: csd@orientalinsurance.co.in</p> <p>IRDAI/(IGMS/Call Centre) : https://igms.irda.gov.in</p> <p>/ Ombudsman website: http://ecoi.co.in/ombudsman.html</p>	
13	Insured's Rights	<p>Free Look</p> <p>Grace period</p> <p>Implied Renewability (except on certain specific grounds)</p> <p>Migration and Portability</p> <p>Turn Around Time (TAT) for issue of Pre-auth and settlement of Reimbursement</p>	
14	Insured's Obligations	<p>Please disclose all pre-existing disease/s or condition/s before buying a policy.</p> <p>Non-disclosure may result in claim not being paid.</p> <p>Disclosure of Material Information during the policy period such as change in occupation.</p>	
<p>Legal Disclaimer Note: 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.</p>			