



**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	<b>ORIENTAL YOUTH ECO CARE POLICY</b>	
2	What am I covered for:	<ul style="list-style-type: none"> <li>• 2 Plans-Basic &amp; Premium</li> <li>• Sum Insured (SI) Rs.3 lac to Rs.100 lacs</li> <li>• Hospital admission of minimum 24 hours</li> <li>• Related medical expenses incurred 45 days prior to hospitalization &amp;.90 days from date of discharge.</li> <li>• Specified / Listed procedures requiring less than 24 hours hospitalization (daycare)</li> <li>• Cover for 11 critical illnesses and additional Sum Insured for defined Critical Illness.</li> <li>• Road Ambulance service charges Subject to an admissible hospitalization claim with limits based on SI.</li> <li>• Air Ambulance Cover only for life threatening medical emergency condition/s which requires immediate and rapid ambulance transportation to the hospital / medical centre that ground transportation cannot provide with limits based on SI.</li> <li>• AYUSH Treatment up to 25% of the Sum Insured.</li> <li>• HIV/ AIDS COVER</li> <li>• Mental Illness Cover</li> <li>• Modern Treatment</li> <li>• Domiciliary Hospitalization up to 10% of Sum Insured subject to maximum up to Rs 50000/- per family per policy period.</li> <li>• Telemedicine/Online Consultation</li> <li>• Donor Expenses when Insured is the Recipient</li> <li>• Organ Donor Benefit when Insured is the Donor</li> <li>• Cost Of Health Checkup</li> <li>• Daily Hospital Cash Allowance(Only under Premium Plan)</li> <li>• Medical Second Opinion (Only under Premium Plan)</li> <li>• Maternity Expenses (Only under Premium Plan)</li> <li>• Assisted Reproduction Treatment (Only under Premium Plan).</li> </ul>	3

3	<b>What are the major exclusions in the policy:</b>	<ul style="list-style-type: none"> <li>i. Any disease / illness any condition arising there from other than those specifically covered in the policy.</li> <li>ii. Pre-existing diseases.</li> <li>iii. Any hospital admission primarily for investigation/diagnostic purpose.</li> <li>iv. Sex change surgery, cosmetic surgery&amp; plastic surgery.</li> <li>v. Infertility treatments.</li> <li>vi. Obesity and weight control.</li> <li>vii. Change of Gender treatments.</li> <li>viii. Excluded providers.</li> <li>ix. Hazardous or Adventure Sport.</li> <li>x. Refractive error, cosmetic dental surgeries.</li> <li>xi. Unproven Treatments.</li> <li>xii. Substance abuse, self-inflicted injuries.</li> <li>xiii. Breach of law.</li> <li>xiv. Treatments received in health hydro's, nature cureclinics, spas or similar establishments.</li> <li>xv. Dietary supplements and substances that can be purchased without prescription.</li> </ul> <p>Any kind of admission fees, registration fees levied by the hospital.</p> <p><b>(Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing).</b></p>	4
4	<b>Waiting period</b>	<ul style="list-style-type: none"> <li>• Initial waiting period: 30 days for all illnesses (not applicable on renewal or for accidents)</li> <li>• Specific waiting periods: 24 months for named diseases</li> <li>• Pre-existing diseases: Covered after 12 months</li> </ul>	4.1,4.2, 4.3,
5	<b>Payout basis</b>	<ul style="list-style-type: none"> <li>• Cashless services of covered expenses</li> <li>• Reimbursement of covered expenses</li> </ul>	5.21
6	<b>Discounts</b>	<ul style="list-style-type: none"> <li>• On-line Discount – 10% (subject to maximum INR 2,000).</li> <li>• TPA Discount – 5.5% if TPA services are not opted for.</li> <li>• Family discount – 10%</li> </ul>	5.40
7	<b>Renewal Conditions</b>	<ul style="list-style-type: none"> <li>• Your policy is ordinarily renewable</li> <li>• Other terms and conditions of renewal</li> </ul>	5.8
8	<b>Renewal Benefits</b>	<ul style="list-style-type: none"> <li>• None</li> </ul>	NA

9	<b>Cancellation</b>	<ol style="list-style-type: none"> <li>1. 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.</li> <li>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.</li> <li>3. There would be no refund of premium on cancellation on grounds of misrepresentation non-disclosure of material facts or fraud.</li> </ol>	5.5
10	<b>Claims</b>	<ul style="list-style-type: none"> <li>• For Cashless Service: Hospital Network Details are available at <a href="http://www.orientalinsurance.org.in">www.orientalinsurance.org.in</a></li> <li>• For reimbursement of Claim check policy document.</li> </ul>	
11	<b>Policy Servicing/ Grievances/ Complaints</b>	<p>Company officials :</p> <p>Website: <a href="http://www.orientalinsurance.org.in">www.orientalinsurance.org.in</a> Toll free: 1800118485 Or 011- 33208485</p> <p>E-mail: <a href="mailto:csd@orientalinsurance.co.in">csd@orientalinsurance.co.in</a></p> <p>IRDAI/(IGMS/Call Centre) :</p> <p><a href="https://igms.irda.gov.in/Ombudsman">https://igms.irda.gov.in/Ombudsman</a></p> <p>website:</p> <p><a href="http://ecoi.co.in/ombudsman.html">http://ecoi.co.in/ombudsman.html</a></p>	
12	<b>Insured's Rights</b>	<ul style="list-style-type: none"> <li>• Free Look</li> <li>• Grace period</li> <li>• Implied Renewability (except on certain specific grounds)</li> <li>• Migration and Portability</li> <li>• Turn Around Time (TAT) for issue of Pre-auth and settlement of Reimbursement</li> </ul>	
13	<b>Insured's Obligations</b>	<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><b>Legal Disclaimer Note:</b> 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>			