THEORIENTALINSURANCECOMPANYLIMITED CINNo.U66010DL1947GOI007158

Customer Information Sheet (CIS)

Description is illustrative and not exhaustive.

S. No.	Title	Description	Refer to Policy Clause No.
1	Name of Insurance Product/Policy	Oriental Happy Cash–Nishchint Rahein!	
2	Policy Number		
3	Type of Insurance Product/Poilicy	Benefit (where an insurance Policy pays a fixed amount Under the policy on the occurrence of a covered event	
4	Sum Insured Basis (Along With Amount)	Daily cash Benefit Rs.500/- , Rs.1000/- , Rs.2000/- , Rs. 3000/-	
5	Policy Coverage (what the Policy Covers?)	 Hospitalisation Benefit: Daily Cash Benefit as mentioned in the Schedule/Certificate of the Policy is payable for every completed24hoursofhospitalization, for a maximum period of 30/60days per illness. ConvalescenceBenefit:ForaHospitalisationbeyond 30/60 consecutive days a fixed lump sum amount as the Benefits chosen is payable towards convalescence, in addition to the Daily Cash Benefit. Increaseddaily Cash Benefit for females with no additional premium Family Discount- (a) 5% onpremiumif2memberscovered (b) 7.5%ifmorethan2members covered Loyalty discount(if the insured member is holding any of the Oriental's health policies) - 10% on premium Staff Discount of 33% on premium to employees of Oriental Insurance Company. 	2(a&b) 6.13

	Exclusion (What the Policy Doesn't Cover)	 Pre-existing Disease which are excluded upto 48 months of the policy being in force. Pre-existing diseases shall be covered only after the policy has been continuously in force for 48 months. Admission primarily for investigation and evaluation. Admission primarily for rest cure, rehabilitation and 	
6		 respite care. Obesity and weight care. Change of Gender treatments. Expenses for cosmetic plastic surgery. Expenses for treatment necessitated due to participation in hazardous or adventure sports. Breach of Law. Excluded providers. Unproven Treatment Sterility and Infertility. Maternity. Treatment outside India. (Note: the above is a partial listing of the policy 	5
7	i.Time Period during which specified diseases/treatment s are not covered ii.It is counted from the beginning of the policy coverage	exclusions. Please refer to the policy clauses for the full listing). Initial waitingperiod:30daysforallillnesses(not applicable on renewal or for accidents) Pre-existingdiseases:Coveredafter48months	4.A&4.B
8	Financial Limits of coverage	Daily cash Benefit Rs.500/- , Rs.1000/- , Rs.2000/- , Rs. 3000/-	
9	Claims/Claims Procedure	ForCashlessService:HospitalNetworkDetail sareavailableatwww.orientalinsirance.org.in For reimbursement of Claim :Policy issuing Office/TPA Cashless services for covered expenses in Network hospitals Reimbursement of admissible expenses Web link for following :	

		Network Hospital Details:
		https://orientalinsurance.org.in/en/network-
		hospitals?isSelected=locator&isRefresh=true
		2. Help Line Number:
		Toll free : 1800118485/011-33208485
		Hospitals Which are blacklisted or from where no claims will be accepted by insurer. https://orientalinsurance.org.in/en/network-hospitals
		4. Download/getting claim form https://orientalinsurance.org.in/en/download-claim-form?isSelected=policyDownload&isRefresh=true form?isSelected=policyDownload&isRefresh=true
10	Policy Servicing	Company officials: Website: www. oriental insurance.org.in
		• Tollfree:1800118485Or011-33208485
		.Policy issuing office
11	Grievances/Compl aints	 a.www.orientalinsurance.org.in IRDAI Integrated Grievance ManagementSystemhttp://igms.irda.gov.in Insurance Ombudsman –Contact details of the Insurance Ombudsman have been provided n Annexure B of the policy document. https://igms.irda.gov.in /Ombudsman website:http://ecoi.co.in/ombudsman.html
		omsadoman voscito.m.p.// cool.co.m/omsadomannam
12	Things to remember	Free Look Cancelation: 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. The Company may cancel the Policy at any time on grounds of misrepresentation, non- disclosure of material facts fraud by the insured Person, bygiving30days' written notice.
		There would be no refund of premium on cancellation on grounds of misrepresentation non- disclosure of material facts or fraud.
		Policy Renewal :
		Life long renewal.
		 At renewal, the coverages, terms & conditions & premium may change, in which case an advance notice shall be sent to the insured.
Tho	Priental Insurance Compa	

		Grace Period of 30days.	
		The Policy may be withdrawn at any time by the company by giving advance notice to the insured/proposer. Alternate options available shall be informed.	
		Portability is allowed only during renewal and not midterm.	
		Increase in SI during the Policy term	
		Turn Around Time(TAT)for issue of Pre- Auth and settlement of \ Reimbursement. Cancellation 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. 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. 3. There would be no refund of premium on cancellation on grounds of misrepresentation non- disclosure of material facts or fraud.	
13	Insured's Obligations	 Insured to disclose all pre-existing disease/s or condition/s before buying a policy Non-disclosure may result in claim not being paid Notice of admission to hospital should be given within 48 hours of admission but before discharge from Hospital / Nursing Home, in case of both planned and emergency Hospitalization. 	

Declaration by the Policy Holder:

I have read the above and confirm having noted the details

Place:

<u>Date</u>: <u>Signature of the Policy Holder</u>