



THE ORIENTAL INSURANCE COMPANY LIMITED

CIN No.U66010DL1947GOI007158

Customer Information Sheet (CIS)

Description is illustrative and not exhaustive.

S. No	Title	Description	Refer to Policy Clause No.
1	Product Name	Oriental Happy Cash - Nishchint Rahein !	
2	What am I covered for:	<ul style="list-style-type: none"> • Hospitalisation Benefit: Daily Cash Benefit as mentioned in the Schedule/Certificate of the Policy is payable for every completed 24 hours of hospitalization, for a maximum period of 30/60 days per illness. • Convalescence Benefit: For a Hospitalisation beyond 30 / 60 consecutive days a fixed lump sum amount as the Benefits chosen is payable towards convalescence, in addition to the Daily Cash Benefit. • Increased daily Cash Benefit for females with no additional premium • Family Discount (a) 5% on premium if 2 members covered (b) 7.5% if more than 2 members 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 (i) 6 (vi a,b &c)
3	What are the major exclusions in the policy:	<ul style="list-style-type: none"> • Pre-existing diseases for first 4 continuous policy periods • War or war like operations • Circumcision, sex change surgery ,cosmetic surgery & plastic surgery, • Substance abuse, self-inflicted injuries, STDs and HIV / AIDS, • Any hospital admission primarily for investigation / diagnostic purpose • Pregnancy, infertility, congenital/, genetic 	4

		<p>conditions & stem cell</p> <ul style="list-style-type: none"> • Treatment outside India. • Correction of eye sight, cosmetic dental surgeries <p>(Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing).</p>	
4	Waiting period	<ul style="list-style-type: none"> • Initial waiting period: 30 days for all illnesses (not applicable on renewal or for accidents) • Pre-existing diseases: Covered after 48 months 	4.1 & 4.2
5	Payout basis	<ul style="list-style-type: none"> • Fixed Amount on hospitalisation 	2 (a&b),
6	Cost sharing	<ul style="list-style-type: none"> • Options of 0,1,2 days deductible 	6 (iii)
7	Renewal Conditions	<ul style="list-style-type: none"> • Your policy is ordinarily renewable • At renewal, the coverages, terms & conditions & premium may change, in which case an advance notice shall be sent to the insured. • Grace Period of 30 days • 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. 	8,9,10
8	Renewal Benefits	None	
9	Cancellation	Cancellation on the request of Insured or by the Company after giving 30 days notice.	5.12

(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.