

Customer Information Sheet

Description is illustrative and not exhaustive

S. No	Title	Description	Refer to Policy Clause No.
1	Product Name	PRAVASI BHARATIYA BIMA YOJANA - 2017	
2	What am I covered for:	<ul style="list-style-type: none"> • Death / Permanent Total Disability • Hospital admission of minimum 24 hours • Related medical expenses incurred 30 days prior to hospitalization & 60 days from date of discharge, in case of Family in India and 60 days post hospitalisation in case of insured emigrant. • Specified / Listed procedures requiring less than 24 hours hospitalization (day care) • Maternity Cover to women insured emigrant • Cost of transporting the dead body of insured emigrant • Attendant return airfare by Economy class • Repatriation of insured emigrant • Legal Expenses relating to employment of insured emigrant 	IA IB, II(i) IB, II(i) IB, II(i) II (ii) III (a) III (b), IV (b) V VI
3	What are the major exclusions in the policy:	<ul style="list-style-type: none"> • Any hospital admission primarily for investigation / diagnostic purpose • Pregnancy infertility, external congenital/genetic conditions • Circumcision, sex change surgery ,cosmetic surgery & plastic surgery, • Refractive error correction, hearing aids • Substance abuse, self-inflicted injuries, STDs and HIV / AIDS, • War or war like operations or breach of law, etc • Any kind of admission fees, registration fees levied by the hospital • violation of any law, fraud, or any breach of employment conditions • of war or internal conflict in the country to which the insured has gone for work or where • Government travel advisory not to travel is in place <p>(Note: the above is a partial listing of the policy)</p>	IB c (viii) IB c (x) IB c (iii,xx) IB c (iv) IB c (vii) IB c (ii) IB c (xxii) V b (i) I I

		exclusions. Please refer to the policy clauses for the full listing).	
4	Waiting period	Pre-existing diseases (not applicable to insured emigrant): Covered after 48 months	IB (c) (i)
5	Payment basis	<ul style="list-style-type: none"> • Cashless services for covered expenses in Network hospitals if treatment is taken in India • Reimbursement of covered expenses 	IB(b), VII(iv), VIII (5)
6	Loss sharing	<ul style="list-style-type: none"> • None 	
7	Renewal Conditions	<ul style="list-style-type: none"> • Policy is ordinarily renewable on request • Other terms and conditions of renewal 	VIII (21), VII (xiv)
8	Renewal Benefits	<ul style="list-style-type: none"> • None. 	NA
9	Cancellation	<ul style="list-style-type: none"> • Cancellation on the request of Insured or by the Company after giving 30 days' notice. 	VIII(13)
10	Claims	<ul style="list-style-type: none"> • For Cashless Service: Hospital Network Details are available at www.orientalinsurance.org.in • For reimbursement of Claim 	VIII(5)
11	Policy Servicing/ Grievances/ Complaints	Company officials IRDAI/(IGMS/Call Centre) Ombudsman	VIII (17)
12	Insured's Rights	<ul style="list-style-type: none"> • Free Look: • Renewability (except on certain specific grounds) • Portability • Turn Around Time (TAT) for issue of Pre-Auth and settlement of Reimbursement 	VIII (14, 21, 22, 5, 7)
13	Insured's Obligations	<ul style="list-style-type: none"> • Please disclose all pre-existing disease/s or condition/s before buying a policy. • Non-disclosure may result in claim not being paid. 	VIII(19)