

Customer Information Sheet
Description is illustrative and not exhaustive

S. No	Title	Description	Refer to Policy Clause No.
1	Product Name	JAN AROGYA BIMA POLICY	
2	What am I covered for:	<ul style="list-style-type: none"> • Hospital admission of minimum 24 hours • Related medical expenses incurred 30 days prior to hospitalization • Related medical expenses incurred within 60 days from date of discharge. • Specified / Listed procedures requiring less than 24 hours hospitalization (day care) 	2.3,3.1,3.2
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, congenital/genetic conditions • Treatment outside India. • Circumcision, sex change surgery ,cosmetic surgery & plastic surgery, • 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 • Pre-existing 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	Waiting period	<ul style="list-style-type: none"> • Initial waiting period: 30 days for all illnesses (not applicable on renewal or for accidents) • Specific waiting period for 1 year for listed diseases 	4.1, 4.2, 4.3
5	Payout basis	<ul style="list-style-type: none"> • Reimbursement of covered expenses 	5.7

(Legal Disclaimer) Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the KFD and the policy document the terms and conditions mentioned in the policy document shall prevail.

6	Renewal Conditions	<ul style="list-style-type: none"> • Your policy is ordinarily renewable • Other terms and conditions of renewal 	5.9
7	Cancellation	<ul style="list-style-type: none"> • This policy would be cancelled, and no claim or refund would be due to you if: <ol style="list-style-type: none"> 1. you have not correctly disclosed details about your current and past health status <p style="text-align: center;">OR</p> <ol style="list-style-type: none"> have otherwise encouraged or participated in any fraudulent claims under the policy. 	5.8

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