



THE ORIENTAL INSURANCE COMPANY LIMITED,

Regd. Office : Oriental House, P.B. No. 7037, A-25/27, Asaf Ali Road, New Delhi - 110 002

MEDICLAIM INSURANCE POLICY (INDIVIDUAL)

Customer Information Sheet

Description is illustrative and not exhaustive

S. No.	Title	Description	Refer to Policy Clause No.
1	Product Name	Mediclaim Insurance Policy (Individual)	
2	What am I covered for:	<ul style="list-style-type: none">• Sum Insured option from Rs.1lac to Rs.10lacs.• 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)• Dental Treatment arising out of accident• Ambulance Charges• Donor Expenses• Domiciliary Treatment• Ayurvedic, Unani and Homeopathic treatment in Govt. Hospitals/ Colleges• Daily Hospital Cash• PA as optional cover• Voluntary co-pay option• Family Discount• Entry Load• Telemedicine Expenses• Mental Illness.• Modern Treatment and Advanced surgeries	7, 2.17, 1.2(A), 1.2B, 1.3, 1.5, 4.7, 2A and 10.
3	What are the major exclusions in the policy:	<ol style="list-style-type: none">i. Pre-existing diseases.ii. Any hospital admission primarily for investigation/ diagnostic purpose.iii. Sex change surgery, cosmetic surgery & plastic surgery.iv. Infertility treatments.v. Obesity and weight control.vi. Change of Gender treatments.vii. Excluded providers.viii. Hazardous or Adventure Sport.ix. Refractive error, cosmetic dental surgeries.x. Unproven Treatments.	4.1 & 4.2

		xi. Substance abuse, self-inflicted injuries. xii. Breach of law. xiii. Treatments received in health hydros, nature cure clinics, spas or similar establishments. xiv. Dietary supplements and substances that can be purchased without prescription. xv. Any kind of admission fees, registration fees levied by the hospital. xvi. War (whether declared or not) and war like occurrence or invasion. xvii. Nuclear, chemical or biological attack or weapons. xviii. Any expenses incurred on OPD treatment. (Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing).	
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 periods: <ol style="list-style-type: none"> 1 year for named diseases(clauses 4.3 (i & ii)) 2 years for named diseases(clauses 4.3 (iii to xxii)) 4 years for named diseases(clauses 4.3 (xxiii & xxiv)) Pre-existing diseases: Covered after 48 months 	4.1
5	Payout basis	<ul style="list-style-type: none"> Cashless services of admissible expenses in Network hospitals Reimbursement of admissible expenses 	5.6
6	Cost sharing	Option of voluntary co-payment of 10% and 20% with corresponding premium discount of 10% and 20% respectively on SI of Rs.2lacs and above	2
7	Renewal Conditions	<ul style="list-style-type: none"> Grace Period of 30 days Policy is ordinarily renewable Adjustment of premium on renewal in lieu of OMP policy. 	
8	Renewal Benefits	Health Checkup Benefit For every block of 3(three) claim free policy years for the insured persons up to 0.75% of average Sum Insured, subject to maximum Rs.3000/- per insured person.	
9	Cancellation	<ul style="list-style-type: none"> Cancellation on the request of Insured or by the Company after giving 30 days' notice. The Company may at any time, cancel this Policy on grounds of misrepresentation, non- disclosure of material facts, fraud by the insured Person, by giving the Insured 30 (thirty) days' notice, and no refund of premium on cancellation on above ground. The Insured may at by giving 15 days written notice. In such an event the Company shall charge premium at Company's short period rates as per the table below and make refund, provided no claim has been reported during the policy period up to date of cancellation. <p style="text-align: center;">Period on Risk Rate of premium to be Charged</p>	

		<p>Upto 1 Month 1/4th of the annual rate Upto 3 Months 1/2 of the annual rate Upto 6 Months 3/4th of the annual rate Exceeding 6 months Full annual rate</p>	
10.	Claims	<ul style="list-style-type: none"> • For Cashless Service: (Hospital Network details can be obtained www.orientalinsurance.org.in) • For Reimbursement of Claim (Note: intimation in both cases to be given within 48 hours of admission but before discharge and submission of claim documents within 15days of discharge) 	
11	Policy Servicing/ Grievances/ Complaints	<ul style="list-style-type: none"> • Company website: www.orientalinsurance.org.in • Toll free: 1800118485 Or 011- 33208485 • E-mail: csd@orientalinsurance.co.in • Contact address of the grievance officer at: • Customer Service Department 4th Floor, Agarwal House Asaf Ali Road, New Delhi-110002. • Ombudsman website: http://ecoi.co.in/ombudsman.html. • IRDAI Integrated Grievance Management System :- https://igms.irda.gov.in/ 	
12	Insured' Rights	<ul style="list-style-type: none"> • Free Look: • Implied renewability (except on certain specific grounds) • Migration and Portability: • Increase in SI during the Policy term • Turn Around Time (TAT) for issue of Pre- Auth and settlement of Reimbursement 	
13	Insured's Obligations	<ul style="list-style-type: none"> • 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 hospitalisation 	
<p>(Legal Disclaimer)</p> <p>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.</p>			