

Customer Information Sheet

Description is illustrative and not exhaustive

S.No.	Title	Description	Refer to policy
1	Product Name	MICRO UNIVERSAL HEALTH INSURANCE POLICY (INDIVIDUAL)	
2	What am I covered for:	<p>The insurance is available to persons between the age of 5 to 70 years. Children between the age of 3 months and 5 years of age can be covered provided one or both parents are covered concurrently.</p> <p>Section-I: Hospital expenses</p> <ul style="list-style-type: none"> Room, Boarding Expenses as provided by the Hospital / nursing home (Up to 0.5% of Sum Insured per day) If admitted in IC Unit (Up to 1% of Sum Insured per day) Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees, Nursing Expenses (Up to 15% of Sum Insured per illness / Injury) Anaesthesia, Blood, Oxygen, Operation Theatre Charges, surgical appliances, Medicines & Drugs, Diagnostic Materials and X-ray Dialysis, Chemotherapy, Radiotherapy Cost of Pacemaker, Artificial Limbs & Cost of organs and similar expenses (Up to 15% of Sum Insured per illness / Injury). Maternity Benefit – ONE CHILD ONLY (with 12 months waiting period) Rs.2,500/- for normal delivery and Rs.5,000/- for caesarean delivery. <p>Section-II: Personal Accident</p> <ul style="list-style-type: none"> If the Insured Person shall sustain any bodily injury resulting solely and directly from Accident caused by outward, violent and visible means, and if such injury shall within 12 calendar months of its occurrence lead to death or disablement as specified below, then the Company shall pay to the Insured Person and/or nominee wherever applicable the sum hereinafter set forth: Death of Insured Person solely due to accident Rs. 10,000/- or 20,000/- Permanent Total Disablement or Loss of one limb and one eye Or loss of both eyes and/or loss of both limbs of Insured Persons solely due to accident. Rs.10,000/- or 20,000/- Loss of one limb/sight in one eye of Insured Person solely due to accident. Rs. 5,000/- or 10,000/- 	Section-I (A, B, C & D), Section-II (A & B)

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3	What are the major exclusions in the policy:	<p>Exclusions Applicable to Section-I: The Company shall not be liable to make any payment under the policy in connection with or in respect of following expenses till the expiry of waiting period mentioned below:</p> <p>a.) Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 48 months of continuous coverage after the date of inception of the first policy with the insurer or its reinstatement.</p> <p>b). In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.</p> <p>c). If the Insured person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of the prior coverage.</p> <p>d). Coverage under the policy after the expiry of 48 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by insurer or its reinstatement.</p> <p>e.) Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.</p> <p>f.) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.</p> <p>Exclusions Applicable to Section-II The Company shall not be liable under this section of policy for:</p> <p>1. Payment or compensation in respect of death, injury or disablement directly or indirectly arising out of or contributed to by or traceable to any disability already existing on the date of commencement of this policy.</p> <p>2. Death, Injury or disablement arising directly or indirectly from or traceable to:</p> <p>a) Intentional self injury, suicide or attempted suicide</p> <p>b) Pregnancy or in consequence thereof</p> <p>c) Whilst engaging in aviation or Ballooning, whilst mounting into dismounting, from or traveling in any Balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world or engaging in hazardous sports of any kind whatsoever.</p> <p>d) Whilst under the influence of intoxication, liquor or drugs. e) Directly or indirectly caused by venereal diseases or insanity</p> <p>f) Arising or resulting from the insured committing any breach of law with criminal intent.</p> <p>g) War and/or warlike perils, nuclear perils contamination, radioactivity.</p>	Exclusions under section-I and Section- II
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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 Pre-existing diseases: Covered after 48months 	
5	Payout basis	<ul style="list-style-type: none"> Cashless Reimbursement 	
6	Renewal Conditions	<ul style="list-style-type: none"> Your policy is ordinarily renewable Other terms and conditions of renewal 	
7	Renewal Benefits	<ul style="list-style-type: none"> Preexisting diseases covered after 4 continuous renewals 	
8	Cancellation	<ul style="list-style-type: none"> The Insured may cancel this Policy by giving 15days' written notice 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(thirty) days' written notice 	
9	Claims	For Cashless Service: Hospital Network Details are available at www.orientalinsurance.org.in For reimbursement of Claim	
10	Policy Servicing/ Grievances/ Complaints	Company officials : Website: www.orientalinsurance.org.in Toll free: 1800118485 Or 011- 33208485 E-mail: csd@orientalinsurance.co.in IRDAI/(IGMS/Call Centre) : https://igms.irda.gov.in/ Ombudsman website: http://ecoi.co.in/ombudsman.html	
11	Insured's Rights	<ul style="list-style-type: none"> Free Look and Grace period Implied Renewability (except on certain specific grounds) Migration and Portability Turn Around Time (TAT) for issue of Pre-auth and settlement of Reimbursement 	
12	Insured's Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid. Disclosure of Material Information during the policy period such as change in occupation.	
<p>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</p>			

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<u>Annexure-A</u>										
<u>Benefit Illustration in respect of policies offered on individual and family floater basis</u>										
Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)			
	Premium (Rs.)	Sum insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)
5-70 years	Not Applicable		No Provision For such coverage under the policy				Rs. 472/- (Up to 5 persons)	0	472	30000/-
							Rs. 630/- (Up to 7 persons)	0	630	30000/-
Total Premium for all members of the family is Rs. _____, when they are covered under a single policy.			Total Premium for all members of the family is Rs. _____, when they are covered under a single policy.				Total Premium when policy is opted on floater basis is Rs. 472/- (For up to 5 persons) and Rs. 630/- (for up to 7 persons).			
Sum insured available for each family member is Rs. _____.			Sum insured available for each family member is Rs. _____.				Sum insured of Rs. 30000/- is available for the entire family.			
Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.										