

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

| SI NO | TITLE | DESCRIPTION | POLICY CLAUSE NUMBER |
|-------|--|---|----------------------|
| 1. | Name of Insurance Product/ Policy | IndusInd HealthWise Policy | |
| 2. | Policy Number | XXXXXXXXXXXXXXXXXXXXXXXXXXXX | |
| 3. | Type of Insurance Product/ Policy | Indemnity (Where insured losses are covered up to the Sum Insured under the policy) | |
| 4. | Sum Insured (Basis) | Floater Sum Insured - XXXXXX (As Opted) (Where each member has a separate sum insured under the policy) Individual Sum Insured - XXXXXX (As Opted) Where each member has a separate sum insured under the policy | |
| 5. | Policy Coverage | In-Patient Hospitalisation – Covers In-Patient Hospitalisation expenses for period more than 24 hours. This shall also includes the medical expenses for AYUSH Hospitalisation Applicable to Standard Plan, Silver Plan & Gold Plan | Benefit-2.1 |
| | | Domiciliary Hospitalisation – Limited to 10% of Sum Insured, for medical expenses incurred for availing Medically necessary treatment at home which would have otherwise required hospitalisation. Applicable to Standard Plan, Silver Plan & Gold Plan. | Benefit-2.2 |
| | | Day care treatment – Medical Expenses incurred for Day Care Treatment as listed in Annexure D. Applicable to Standard Plan, Silver Plan & Gold Plan | Benefit- 2.3 |
| | | Pre-Hospitalisation Medical Expenses – Standard Plan - Medical Expenses incurred 30 days before Hospitalisation. Silver Plan - Medical Expenses incurred 60 days before Hospitalisation. Gold Plan - Medical Expenses incurred 60 days before Hospitalisation. | Benefit-2.4 |
| | | Post-Hospitalisation Medical Expenses – Standard Plan - Medical Expenses incurred 60 days after Hospitalisation. Silver Plan - Medical Expenses incurred 90 days after Hospitalisation. Gold Plan - Medical Expenses incurred 90 days after Hospitalisation. | Benefit-2.5 |
| | | Critical Illness – This Policy provides an additional amount equivalent to the Sum Insured opted under In-Patient Hospitalisation, towards treatment of listed critical illness. Only applicable in Gold Plan. | Benefit-2.7 |
| | | Donor Expenses – Covers medical expenses towards In-Patient hospitalisation of donor in case of major organ transplant subject to the overall limit of the Sum Insured. Only applicable in Silver & Gold Plan. | Benefit-2.8 |
| | | Cost of health check up – Reimbursement of cost of medical check-up upto 1% of average Sum Insured for individual policies and upto 1.25% for Floater covers, once at the end of a block of four consecutive years provided there are no claims reported under the policies by any member, during the block. Applicable to Standard Plan, Silver Plan & Gold Plan. | Benefit -2.9 |

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| | <p>Modern Treatment – Coverage up to 50% of S.I under this benefit for the medical expenses incurred during the Policy Period on Inpatient Hospitalisation or Daycare Treatment or Domiciliary Treatment of listed Modern Treatment Methods</p> | Benefit-2.10 |
| | <p>Daily Hospitalisation Allowance – Rs. 250 per day upto 7 days will be paid to cover daily expenses starting for day 4 to day 10. In case of listed critical illness the said cash allowance will be paid upto 14 days. Only applicable for Gold Plan.</p> | Value Added Cover-2.11 |
| | <p>Nursing Allowance – Standard Plan - Not Applicable Silver Plan - Rs.250 per day for a maximum period of 5 days Gold Plan - Rs.300 per day for a maximum period of 5 days. In case of listed Critical Illness, the said reimbursement will be extended to maximum of 10 days.</p> | Value Added Cover-2.12 |
| | <p>Local Road Ambulance Service – Standard Plan - Upto Rs. 500/- Silver Plan - Upto Rs. 750/- Gold Plan - Upto Rs. 1000/-</p> | Value Added Cover-2.13 |
| | <p>Recovery Benefit – Standard Plan - Not Applicable Silver & Gold Plan - If in case an insured person is hospitalised for more than 10 days, a lump-sum of Rs. 10,000/- will be paid.</p> | Value Added Cover-2.14 |
| | <p>Expenses on Accompanying Person – Subject to the Insured person being hospitalised for a period of 5 days at a given time, an allowance towards expenses of accompanying person at the hospital is payable at - Standard Plan - Rs. 200/- per day for a maximum period of 5 days. Silver Plan - Rs. 250/- per day for a maximum period of 5 days. Gold Plan - Rs. 300/- per day for a maximum period of 5 days.</p> | Value Added Cover-2.15 |
| | <p>Optional Cover – Voluntary Aggregate Deductible - The Policyholder can opt either Benefit - Voluntary Aggregate Deductible or Benefit-Co-Payment under the Policy.</p> | Optional Covers - 2.16 |
| | <p>Co-Payment – This optional benefit gives an option to the Policyholder to avail discount in premium by choosing (10% or 25%) as the Co-Payment. The Co-Payment shall be applicable on each and every claim made under the Policy. The Policyholder can opt either Benefit- Voluntary Aggregate Deductible or Benefit-Co-Payment under the Policy.</p> | Optional Covers - 2.17 |
| | <p>Change in Room Rent Limit – This optional benefit gives an option to the Policyholder to change the allowable Room Category.</p> | Optional Covers - 2.18 |
| 6. | <p>Exclusions</p> <p>The following is a partial list of the policy exclusions. Please refer to the policy wording for the complete list of exclusions:</p> <ol style="list-style-type: none"> Investigation & Evaluation (Code:Excl04) Rest Cure, rehabilitation and respite care (Code:Excl05) Obesity/ Weight Control (Code:Excl06) Change-of-Gender treatments (Code:Excl07) Cosmetic or Plastic Surgery (Code: Excl08) Hazardous or Adventure sports(Code:Excl09) Breach of law (Code: Excl10) Excluded Providers (Code:Excl11) Substance Abuse and Alcohol (Code: Excl12) Wellness and Rejuvenation (Code:Excl13) | 3 |



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IRDAI Registration No. 103. IndusInd General Insurance Company Limited.

An ISO 9001:2015 Certified Company

For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300.

INDUSIND HEALTHWISE POLICY INSURANCE. UIN NO.: RELHLIP22185V042122.



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| | <p>k. Dietary Supplements & Substances (Code: Excl14)</p> <p>l. Refractive Error (Code: Excl15)</p> <p>m. Unproven Treatments (Code: Excl16)</p> <p>n. Sterility and Infertility (Code: Excl17)</p> <p>o. Maternity Expenses (Code: Excl 18)</p> <p>p. Circumcision</p> <p>q. Dental Treatment</p> <p>r. Treatment outside Discipline</p> <p>s. Hearing Aids and Spectacles</p> <p>t. Documentation charges</p> <p>u. Artificial Life Support Equipment</p> <p>v. RMO charges, service charges and alike</p> <p>w. STDs</p> <p>x. External durable medical equipment</p> <p>y. Transplant other than from human body</p> <p>z. Sleep Apnea</p> <p>aa. External Congenital Anomaly</p> <p>bb. Self-injury</p> <p>cc. Prostheses</p> <p>dd. Donor Transplant Expenses</p> <p>ee. Non-Allopathy</p> <p>ff. Non-medical expenses</p> <p>gg. Out Patient Treatment</p> <p>hh. Overseas Treatment</p> <p>ii. Nuclear Attack</p> <p>jj. War</p> | | |
| 7. | Waiting periods | Initial waiting Period: 30 days for all illnesses (not applicable in case of continuous renewal or accidents) | 3.3 |
| | • Time period during which specified diseases / treatments are not covered | Specific Waiting periods (Not applicable for claims arising due to an accident): | 3.2 |
| | • It is counted from the beginning of the policy coverage | • 12 months for 8 diseases/procedures | |
| | | Pre-existing diseases: Covered after 24/36 months | 3.1 |
| 8. | Financial limits of coverage | In case of a claim, this policy requires you to share the following costs: | 2.2,2.10, 2.18 |
| | i. Sub-limit (It is a predefined limit and the insurance company will not pay any amount in excess of this limit) | a. Expenses exceeding the following Sub-Limits | |
| | | <ul style="list-style-type: none"> • Domiciliary Hospitalisation - 10% of Sum Insured • Modern treatment methods and Advancements in technology: Up to 50% of the Sum insured • Room Category: If opted, Non ICU:2% of Sum Insured or Rs 5000 whichever is lower ICU:5% of the Sum Insured or Rs. 10,000 whichever is lower | |
| | ii. Co-payment (It is a specified amount / percentage of the admissible claim amount to be paid by policyholder/ insured). | <p>i. 25% Geographical Co-payment()Applicable only- in case of claims being administered from a zone different from the policy pricing zone</p> <p>ii. Co-Payment of 10% or 25% shall be applicable on each and every claim, if opted.</p> | 2.17 |
| | iii. Deductible (It is a specified amount:) | c. Voluntary Aggregate Deductible: Sum Insured Annual Aggregate Deductible limit (options) 1 lakh 15000, 25000 | 2.16 |



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| | <ul style="list-style-type: none"> • up to which an insurance company will not pay any claim, and • which will be deducted from total claim amount (if claim amount is more than the specified amount) | <p>2 lakhs 15000, 25000, 50000 3 lakhs 15000, 25000, 50000 4 lakhs 15000, 25000, 50000, 100000 5 lakhs 15000, 25000, 50000, 100000</p> | |
| | iv. Any other limit (as applicable) | Not Applicable | |
| 9. | Claims / Claims Procedure | <p>a. For Cashless Service: Insured may refer Pre-Authorization form attached as Annexure-C to the Policy Wordings and for updated Hospital Network details refer the link https://www.indusindinsurance.com/Insurance/Self-Help-Cash_x0002_ess-Garagesand-Hospitals.aspx?network=Hospitals</p> <ul style="list-style-type: none"> • Planned hospitalisation –Intimation of such admission to be done at least 48 hours prior to the planed date of admission • Emergency Hospitalisation-Intimation of such admission to be done within 24 hours of such admission <p>b. For Reimbursement of Claim : For reimbursement of claims the insured person may submit the necessary documents to TPA/Company within 15 days of discharge from the Hospital For details on claim procedure please refer the policy document Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization. Turn Around Time (TAT) for claims settlement:</p> <p>v. TAT for preauthorization of cashless facility - 2 hours vi. TAT for cashless final bill authorization: 1 hour. web link for following: ix. Network Hospital details x. Helpline number : +91 22 4890 3009 (Paid number) xi. Hospitals which are blacklisted or from where no claims will be accepted by insurer https://www.indusindinsurance.com/downloads/Black_List_Hospital.pdf xii. Downloading/getting claim form https://www.indusindinsurance.com/insurance/claims/laim-page-health.aspx</p> | 5 (5.1, 5.2, 5.3, 5.4, 5.5, 5.6) |
| 10. | Policy Servicing | <p>Any issues related with respect to policy, kindly E-mail us at services@indusindinsurance.com and for correspondence contact us IndusInd General Insurance Company Limited</p> <p>Correspondence Address – IndusInd General Insurance., Winway Building 2nd & 3rd Floor, 11/12 Block No-4, Old no-67, South Tukoganj, Indore (M.P) - 452001 Contact No.:- +91 22 4890 3009 (Paid)</p> | |
| 11. | Grievances/ Complaints | <p>a. Details of Grievance redressal officer refer the link http://www.indusindinsurance.com/https://www.indusindinsurance.com/Insurance/About-Us/Grievance-Redressal.aspx</p> <p>b. IRDAI Integrated Grievance Management System https://igms.irda.gov.in/</p> <p>c. Insurance Ombudsman - The contact details of the Insurance Ombudsman offices have been provided as Annexure-B of Policy document</p> | 11 |



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| <p>12. Things to remember</p> | <p>Free Look Cancellation: The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.</p> <p>The Insured Person shall be allowed free look period of thirty days from date of receipt of the policy document to review the terms and conditions of the Policy, and to return the same if not acceptable. If the Insured has not made any claim during the Free Look Period, the Insured shall be entitled to</p> <ol style="list-style-type: none"> i. A refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or ii. Where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period | <p>6.22</p> |
| | <p>Policy Renewal:- Except on grounds of fraud, moral hazard or misrepresentation or noncooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn</p> | |
| | <p>Migration and Portability:- When your policy is due for renewal, you may migrate to another policy with us (subject to underwriting guidelines of company) or port your policy to another insurer</p> | <p>6.16</p> |
| | <p>Migration:- The Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by the Company by applying for migration of the Policy atleast 30 days before the Policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the Company, the Insured Person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration</p> | <p>6.17</p> |
| | <p>Portability:- The Insured Person will have the option to port the Policy to other insurers by applying to such insurer to port the entire Policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the Policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed Insured Person will get the accrued continuity benefits in Waiting Periods as per IRDAI guidelines on portability</p> | |
| | <p>Change in Sum Insured:- Sum Insured can be changed (increased/decreased) only at the time of renewal or at any time, subject to underwriting by the company. For increase in SI, the waiting period if any shall start afresh only for the enhanced portion of the sum insured</p> | |
| | <p>Moratorium Period: After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by the insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever, the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits.</p> | <p>6.18</p> |



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| 13. Your Obligations | Please disclose all pre-existing disease/s or condition/s before buying a policy. Nondisclosure may affect the claim settlement. Disclosure of other material information during the policy period.) Insurer to specify the material information | 6.1 |
|-----------------------------|--|-----|

The enclosed Customer Information Sheet bearing reference number "CIS\XXXXXXXXXXXXXXXXXXXXXXXXXXXX" is essential part of your policy schedule, Kindly review it carefully.

Declaration by the Policy Holder;

I have read the above and confirm having noted the details.

Place : _____

Verified by OTP

(Signature of the Policy)

Date: DD/MM/YYYY

Note:

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

| Premium Illustration | | | | | | | | | | |
|---|--|-----------------|---|------------------|----------------------------|-----------------|---|--------------------------|----------------------------|-----------------|
| Individual and Floater Premium Illustration - IndusInd HealthWise Policy | | | | | | | | | | |
| 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 (₹) | Sum insured (₹) | Premium (₹) | Discount, if any | Premium after discount (₹) | Sum insured (₹) | Premium or consolidated premium for all members of family (₹) | Floater discount, if any | Premium after discount (₹) | Sum insured (₹) |
| 51 years | 12,732 | 3 Lakhs | 12,732 | | 12,732 | 3 Lakhs | | | | |
| 44 years | 8,760 | 3 Lakhs | 8,760 | | 8,760 | 3 Lakhs | | | | |
| 23 years | 3,977 | 3 Lakhs | 3,977 | 0% | 3,977 | 3 Lakhs | 20,832 | 0% | 20,832 | 3 Lakhs |
| 18 years | 3,977 | 3 Lakhs | 3,977 | | 3,977 | 3 Lakhs | | | | |
| Total Premium for all members of the family is ₹29,446 when each member is covered separately. | | | Total Premium for all members of the family is ₹29,446 when they are covered under a single policy. | | | | Total Premium when policy is opted on floater basis is ₹20,832 | | | |
| Sum insured available for each individual is ₹3 lakhs | | | Sum insured available for each family member is ₹3 lakhs | | | | Sum insured of ₹3 lakhs is available for the entire family. | | | |
| Note: Premium rates specified in the above illustration are standard premium rates for Zone A without any loading. Also, the premium rates are exclusive of taxes applicable | | | | | | | | | | |



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