

**CUSTOMER INFORMATION SHEET: (DESCRIPTION IS ILLUSTRATIVE AND NOT EXHAUSTIVE)**

SI. NO.	TITLE	DESCRIPTION	Refer to Policy Clause Number
1.	Product Name	IndusInd "Mashak Rakshak" - Group	
2.	What am I covered for	<p><b>a. Hospitalization Benefit:</b> Lump sum benefit equal to 100% of the Sum Insured (excluding the amount paid under diagnosis cover, if any) shall be payable on positive diagnosis (through laboratory examination and confirmed by the medical practitioner) of any of the following vector borne disease (s) if insured is hospitalized for a minimum period of seventy-two (72) consecutive hours.</p> <p><b>b. Diagnosis Cover:</b> 2% of the sum insured shall be payable on positive diagnosis (through laboratory examination and confirmed by the medical practitioner) of every covered vector borne disease on the first diagnosis during the Cover Period, subject to policy terms and conditions.</p> <p>The Policyholder is entitled for payments under "diagnosis cover" for each disease only once in each of the policy year.</p> <p><b>Note:</b></p> <p>i. The total amount payable in respect of Covers 4.1 and 4.2 shall not exceed 100% of the Sum Insured during a policy period.</p> <p>ii. Any laboratory test not recognized/ approved in India for diagnosis of the covered vector borne diseases is not covered.</p> <p>iii. On payment of 100% of sum insured, the policy shall be terminated. In case where a policy is issued to a family with individual sum insured for each member, policy will continue for the rest of the insured members.</p> <p>iv. Once the Sum Insured is paid under the policy for any Insured Beneficiary for Filariasis (Lymphatic Filariasis), notwithstanding other terms, no other claim for this particular condition shall be paid to the Named Insured Beneficiary in his/her entire lifetime.</p>	4.1  4.2
3.	What are the Major exclusions in the policy	<p>Following is a partial list of the policy exclusions.</p> <p>Please refer to the policy document for the complete list of exclusions:</p> <p>a. Claim for any illness/disease other than for vector borne diseases covered under the policy</p> <p>b. Diagnosis /Treatment outside the geographical limits of India</p> <p>c. Domiciliary Hospitalization, Day Care and OPD treatment</p> <p>d. Admission primarily for investigation &amp; evaluation</p> <p>e. Admission primarily for rest Cure, rehabilitation and respite care</p>	6.1 (i) 6.1 (ii) 6.2 (i) 6.2 (ii) 6.2 (iii)
4.	Waiting Period	<p>The Company shall not be liable to make any payment under the policy if the covered vector borne disease is diagnosed or hospitalization takes place during within 15 days from the policy commencement date.</p> <p>If the Policy is renewed within 30 days from the date of discharge of the previously paid claim for the named insured a 30 days cooling off period shall apply for the same ailment in the renewed Policy. However, there would be no waiting period for other listed vector borne diseases.</p>	5.1 5.2
5.	Payment basis	Benefit Basis	
6.	Loss Sharing	Not Applicable	



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022 4890 3009 (Paid)



74004 22200 (WhatsApp)

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: 6<sup>th</sup> Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300.

IndusInd "Mashak Rakshak"- Group. UIN No.: RELHLP21619V012021. IGI/MCOM/CO/MASHAKRAKSHAK-CIS/Ver.1.0/280423.



7.	<b>Renewal Conditions</b>	<p>The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.</p> <ol style="list-style-type: none"> <li>The Company is not under obligation to give any notice for renewal. Policyholder is advised to renew the policy in time.</li> <li>Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.</li> <li>Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.</li> <li>At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.</li> <li>No loading shall apply on renewals based on individual claims experience.</li> <li>If the Policy is renewed within 30 days from the date of discharge of the previously paid claim for the named insured a 30 days cooling off period shall apply for the same ailment in the renewed Policy. However, there would be no waiting period for other listed vector borne diseases.</li> </ol>	8.10									
8.	<b>Renewal Benefits</b>	Waiver of 15 days waiting period										
9.	<b>Cancellation</b>	<ol style="list-style-type: none"> <li>The policyholder may cancel this policy by giving 15 days' written notice and in such an event, the Company shall refund premium for the unexpired policy period as specified in the policy contract.</li> <li>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 15 days' written notice.</li> </ol>	8.9									
10.	<b>Claims</b>	<p>For Reimbursement of Claim: For reimbursement of claims the insured person may submit the necessary documents to TPA/Company within the prescribed time limit as specified hereunder.</p> <table border="1" data-bbox="467 936 1241 1216"> <thead> <tr> <th data-bbox="475 947 587 981">Sr. No</th> <th data-bbox="595 947 826 981">Type of claim</th> <th data-bbox="834 947 1233 981">Prescribed Time Limit</th> </tr> </thead> <tbody> <tr> <td data-bbox="475 992 587 1115">1.</td> <td data-bbox="595 992 826 1115">Hospitalization Benefit</td> <td data-bbox="834 992 1233 1115">Within thirty days (30 days) from date of discharge from hospital following positive diagnosis of covered vector borne disease</td> </tr> <tr> <td data-bbox="475 1126 587 1216">2.</td> <td data-bbox="595 1126 826 1216">Diagnosis Cover</td> <td data-bbox="834 1126 1233 1216">Within Fifteen days (15 days) of Diagnosis of the covered vector borne disease</td> </tr> </tbody> </table> <p>For details on claim procedure please refer the policy document.</p>	Sr. No	Type of claim	Prescribed Time Limit	1.	Hospitalization Benefit	Within thirty days (30 days) from date of discharge from hospital following positive diagnosis of covered vector borne disease	2.	Diagnosis Cover	Within Fifteen days (15 days) of Diagnosis of the covered vector borne disease	7.2
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11.	<b>Policy Servicing</b>	<p>Any issues related with respect to policy, kindly E-mail us at <a href="mailto:services@indusindinsurance.com">services@indusindinsurance.com</a> and for correspondence contact us IndusInd General Insurance Company Limited, Winway Building 2nd and 3rd Floor, 11/12 Block no-4, Old no-67, South Tukogani, Indore (M.P) - 452001. Contact no-022-41112600</p>										
	<b>Grievances / Complaints</b>	<ol style="list-style-type: none"> <li>Details of Grievance redressal officer (<a href="https://www.indusindinsurance.com/Insurance/About-Us/Grievance-Redressal.aspx">https://www.indusindinsurance.com/Insurance/About-Us/Grievance-Redressal.aspx</a>)</li> <li>IRDAI Integrated Grievance Management System - <a href="https://igms.irda.gov.in/">https://igms.irda.gov.in/</a></li> <li>Insurance Ombudsman – The contact details of the Insurance Ombudsman offices have been provided as Annexure-A of Policy document.</li> </ol>	9									
12.	<b>Renewal Benefits</b>	<ol style="list-style-type: none"> <li>Norms on TAT for Settlement of Claim on Reimbursement basis is within thirty days of date of receipt of last necessary document Claims are available on Reimbursement basis only.</li> </ol>										
13.	<b>Insured's Obligations</b>	<p>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.</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 policy document, the terms and conditions mentioned in the policy document shall prevail.

**Individual and Floater Premium Illustration - IndusInd Mashak Rakshak - Group**

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.)
51 years	56	10,000	56	0%	56	10,000	209	0%	209	10,000
44 years	56	10,000	56		56	10,000				
23 years	56	10,000	56		56	10,000				
18 years	56	10,000	56		56	10,000				
Total Premium for all members of the family is Rs. 224 when each member is covered separately. Sum insured available for each individual is Rs. 10 thousand			Total Premium for all members of the family is Rs. 224 when they are covered under a single policy. Sum insured available for each family member is Rs. 10 thousand				Total Premium when policy is opted on floater basis is Rs. 209. Sum insured of Rs. 10 thousand is available for the entire family.			
<b>Note:</b> Premium rates specified in the above illustration are standard premium rates without any loading or discounts. The premium rates are exclusive of taxes applicable.										

