



## SAMAVESHI SURAKSHA HEALTH INSURANCE POLICY

### CUSTOMER INFORMATION SHEET (CIS)

#### Guide to the CIS

This document provides key information about your Samaveshi Suraksha Health Insurance Policy. You are also advised to go through your policy document.

(Description is illustrative and not exhaustive)

S. No.	TITLE	DESCRIPTION	POLICY CLAUSE NUMBER
1	Name of Insurance Policy	Samaveshi Suraksha Health Insurance Policy	-
2	Policy Number	{ }	-
3	Type of Insurance Policy	Indemnity Based & Benefit Based	-
4	Sum Insured Basis  Sum Insured	Individual Sum Insured Basis  { }	-
5	Policy Coverage  (What the Policy Covers?)	<p><b>Base Covers</b></p> <p><b>1. In-patient Hospitalisation Expenses</b> - Expenses of Hospitalisation for a minimum period of 24 consecutive hours only shall be admissible. However, the time limit shall not apply in respect of Day Care Treatment</p> <p><b>2. All Day Care Procedures</b></p> <p><b>3. Pre and Post–Hospitalisation Expenses</b> - Covers expenses incurred in the 30 days prior to hospitalisation and in the 60 days post hospitalisation.</p> <p><b>4. Emergency Road Ambulance Cover</b> - Covers expenses incurred on transportation of the Insured Person by Road Ambulance to a Hospital for treatment in an Emergency upto Rs. 2,000/hospitalisation</p>	<p>III.A.1</p> <p>III.A.1.1.c</p> <p>III.A.2</p> <p>III.A.4</p>



		<p><b>5. Modern Treatment Methods &amp; Advancement in Technology</b> - Covers expenses for advanced medical procedures such as Robotic Surgeries, Oral Chemotherapy, Deep Brain Stimulation Bronchial Thermoplasty, Stereotactic Radio Surgeries, etc</p> <p><b>6. Lump Sum Benefit for persons with HIV/AIDS</b> - 100% of Sum insured or the balance sum insured available under the policy, whichever is lower, as lump sum amount to the insured, in case the CD4 count of the patient goes below 150 during the policy period.</p> <p><b>Optional Cover</b> Waiver of Co-Payment</p>	<p>III.A.3</p> <p>III.A.5</p> <p>III.B.1</p>
6	<p>Exclusions (What the hospital doesn't cover)</p>	<p><b>The following is a partial list. Please refer to Policy Wordings for the complete list of exclusions.</b></p> <ol style="list-style-type: none"> <li>Admission primarily for investigation &amp; evaluation (Code – Excl04)</li> <li>Admission primarily for rest cure, rehabilitation, and respite care (Code – Excl05)</li> <li>Expenses related to the surgical treatment of obesity that do not fulfil certain conditions (Code – Excl06)</li> <li>Change-of-Gender treatments (Code – Code07)</li> <li>Expenses for cosmetic or plastic surgery (Code – Excl08)</li> <li>Expenses related to any treatment necessitated due to participation in hazardous or adventure sports (Code – Excl09)</li> </ol>	<p>IV.B.1</p> <p>IV.B.2</p> <p>IV.B.3</p> <p>IV.B.4</p> <p>IV.B.5</p> <p>IV.B.6</p>
7	<p>Waiting Period</p>	<ol style="list-style-type: none"> <li>Pre-Existing diseases will be covered after a waiting period of forty-eight (48) months of continuous coverage</li> <li>Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident.</li> <li>Specified surgeries/treatments/diseases are covered after specific waiting period 24 months</li> </ol>	<p>IV.A.1</p> <p>IV.A.3</p> <p>IV.A. Table A</p>

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



		4. Specified surgeries/treatments/diseases are covered after specific waiting period 48 months	IV.A. Table B
8	Financial Limits of Coverage  Sub-Limits  Co-pay  Deductible  Any Other Limit	<p>The policy will pay only up to the limits specified hereunder for the following diseases/procedures:</p> <ul style="list-style-type: none"> <li>i. Room Rent, Boarding, nursing expenses all-inclusive as provided by the Hospital/Nursing Home up to 1% of the sum insured subject to maximum of Rs. 5000/- per day.</li> <li>ii. Intensive Care Unit (ICU) charges/Intensive Cardiac Care Unit (ICCU) charges all-inclusive as provided by the Hospital/Nursing Home up to 2% of the sum insured subject to a maximum of Rs. 10,000/- per day.</li> <li>iii. Cataract Surgery – 10% of Sum Insured (Max. 40,000/- per eye)</li> </ul> <p>Every admissible claim under the policy (except claims for Emergency Road Ambulance and Lump Sum Benefit for HIV) shall be subject to a Co-payment of 20% on the admissible claim amount and conditions of the Policy.</p> <p>NA</p> <p>NA</p>	III.A.1  III.A.1.2.a  V.B.2
9	Claims Procedure	<p>Turn Around Time (TAT) for claims settlement:</p> <ul style="list-style-type: none"> <li>i. TAT for Pre-Auth of cashless facility - 2 hours</li> <li>ii. TAT for cashless final bill authorization - 3 hours</li> </ul> <p>Network Hospitals details <a href="https://uiic.co.in/en/tpa-ppn-network-hospitals">https://uiic.co.in/en/tpa-ppn-network-hospitals</a></p> <p>Helpline number <a href="https://uiic.co.in/en/tpa-ppn-network-hospitals">https://uiic.co.in/en/tpa-ppn-network-hospitals</a></p> <p>Excluded Providers: <a href="https://uiic.co.in/sites/default/files/Excluded_Providers_List.pdf">https://uiic.co.in/sites/default/files/Excluded_Providers_List.pdf</a></p> <p>Claim form: <a href="https://uiic.co.in/en/claims/claim-forms">https://uiic.co.in/en/claims/claim-forms</a></p>	V.B.12
10	Policy Servicing	Please contact your Policy issuing office, details of which are mentioned in your Policy Schedule.	-





		<p><b>Migration</b> Insured Person has the option to migrate the policy to other health insurance products/plans offered by UIIC by applying at least 30 days before the policy renewal date.</p> <p><b>Portability</b> Insured Person has the option to port the entire policy to an individual health insurance product offered by another Insurer by applying at least 45 days before policy renewal date. Portability is subject to underwriting.</p> <p><b>Change of Sum Insured:</b> Sum Insured can be changed (increased/decreased) only at the time of renewal or at any times subject to underwriting by the Company. For increase in S.I, the waiting period if any shall start afresh <b>only for the enhanced portion of the sum insured.</b></p> <p><b>Moratorium Period:</b> After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sum insured of the first policy and subsequently completion of eight continuous years would be applicable from date of enhancement of sum insured only on the enhancement limits. After the expiry of Moratorium Period no health insurance policy shall be contestable except for proven fraud and permanent exclusions specified in the policy contract.</p>	<p>V.A.8</p> <p>V.A.12</p> <p>V.B.1</p> <p>V.A.9</p>
13	Your Obligations	<p><b>1. Disclosure of Information:</b> Policyholder is required to disclose all material information such as, but not limited to, pre-existing diseases/conditions, medical history, etc. as sought in the Proposal form and other connected documents. Non-disclosure, misrepresentation or misdescription of such information may result in claim not being paid and shall make the policy void and all premium paid thereon shall be forfeited to UIIC.</p>	V.A.5

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		<b>Nomination:</b> Policyholder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the Policyholder.	V.A.11
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## Declaration by the Policy Holder

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

Place:

Date:

Signature of Policy Holder

**Legal Disclaimer Note:** The information must be read in conjunction with the policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy shall prevail.