

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108
Registered Office: 24 Whites Road, Chennai – 600014
IRDAI REG NO.545



Uni- Criti Care Policy

CUSTOMER INFORMATION SHEET (CIS)

Guide to the CIS

This document provides key information about your Uni-Criticare 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	UNI-CRITICARE POLICY	-
2	Policy Number	{ }	-
3	Type of Insurance Policy	Benefit Based	-
4	Sum Insured Basis	{ }	-
	Sum Insured	{ }	-
5.	What is covered?	<p>CRITICAL ILLNESS:</p> <ol style="list-style-type: none"> 1. Cancer of specified severity 2. Myocardial Infarction (First heart attack- of specified severity) 3. Coronary artery surgery (cabg) Open Chest CABG 4. Open Heart Replacement or Repair of Heart Valves 5. Coma of specified severity 6. Kidney failure requiring regular dialysis 7. Stroke resulting in permanent symptoms 8. Major organ / bone marrow transplant 9. Multiple sclerosis with Persisting Symptoms 10. Motor neuron disease with permanent symptoms 11. Permanent paralysis of limbs 	<p>II. A.1</p> <p>a b c</p> <p>d e</p> <p>f</p> <p>g h</p> <p>i</p> <p>j</p> <p>k</p>

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6	<p>Exclusions (What the hospital doesn't cover)</p>	<p>The following is a partial list. Please refer to Policy Wordings for the complete list of exclusions.</p> <ol style="list-style-type: none"> 1. Attempted suicide or intentional self-inflicted injury 2. Addiction to alcohol or drugs. 3. Smoking more than 40 cigarettes/ cigars or equivalent tobacco intake in a day 4. Such Critical Illness suffered by any insured person under the age of 21 years or aged more than 65 years except where specifically renewed by the company beyond the age of 65 years. 5. Pre-existing disease and Critical illness symptom present at any time before inception of first policy 6. War, Invasion, act of foreign enemy 7. Arising from ionising radiation or contamination by radioactivity 	<p>IV.1 (a) IV. 1 (b) IV.1 (c) IV. 2 IV. 3 IV.4 IV.5</p>
7	Waiting Period	1. Initial waiting period of three months from the commencement of first policy.	Preamble
8	<p>Financial Limits of Coverage</p> <p>i.Sub-Limits</p> <p>ii.Co-pay</p> <p>iii. Deductible</p> <p>iv.Any Other Limit</p>	<p>The Sum Insured on diagnosis of specified critical illness:</p> <p>i. No Sub-Limit ii. No co-pay iii. No Deductible iv. No Limit</p>	
9	Claims Procedure	<p>i. Turn Around Time (TAT) for claims settlement: 15 days</p> <p>ii. Notification of claim</p> <p>Helpline number: 1800 425 333 33</p> <p>Claim form: https://uiic.co.in/en/claims/claim-forms</p>	V. 16

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10	Policy Servicing	Please contact your Policy issuing office, details of which are mentioned in your Policy Schedule.	-
11	Grievance/ Complaint	<p>In case of any grievance, you may contact UIIC through:</p> <ul style="list-style-type: none">a. Website: www.uiic.co.inb. Toll Free Number: 1800 425 333 33c. E-Mail: customercare@uiic.co.in <p>You may also approach the grievance cell at any of our branches with details of the grievance.</p> <p>Alternatively, you may lodge a complaint at the IRDAI Integrated Grievance Management System (https://igms.irda.gov.in/) OR approach the Office of the Insurance Ombudsman in your respective Area/Region. Details of Insurance Ombudsman offices have been provided as Annexure – 3 in the Policy Wordings.</p>	V. 4

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12	Things to remember	<p>Cancellation:</p> <p>i. The policyholder may request for cancellation of the policy by giving 7 days' written notice and in such an event, the Company shall refund premium for the unexpired Policy Period as per the rates detailed below:</p> <table border="1" data-bbox="443 426 1310 810"> <thead> <tr> <th colspan="2">Cancellation Grid</th> </tr> <tr> <th>Period for which risk is retained</th> <th>Refund</th> </tr> </thead> <tbody> <tr> <td>Up to 1 Month</td> <td>75%</td> </tr> <tr> <td>>1 Month up to 3 Month</td> <td>50%</td> </tr> <tr> <td>>3 Months up to 6 months</td> <td>25%</td> </tr> <tr> <td>>6 Months</td> <td>NIL</td> </tr> </tbody> </table> <p>Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the Insured Person under the policy.</p> <p>ii. The Company may cancel the policy at any time on grounds of mis-representation, non-disclosure of material facts, fraud by the Insured Person, by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.</p> <p>Free Look cancellation: You are allowed a period of 30 days from date of receipt of the policy document, whether received electronically or otherwise, to review its terms and conditions and</p>	Cancellation Grid		Period for which risk is retained	Refund	Up to 1 Month	75%	>1 Month up to 3 Month	50%	>3 Months up to 6 months	25%	>6 Months	NIL	<p>V. 3.i</p> <p>V. 3.ii</p>
Cancellation Grid															
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	<p>to return the policy if not acceptable to you. This is not applicable on renewals.</p> <p>If the Insured has not made any claim during the free look period, the Insured shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the proposer and stamp duty charges.</p> <p>Policy renewal:</p> <p>Except on grounds of fraud, moral hazard or non-disclosure or misrepresentation or non-cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn.</p> <p>Provisos:</p> <p>The Company shall compensate the Insured person, only once in respect of any one or more of the covered diseases under the policy.</p> <p>Should a benefit be paid in terms of this policy on behalf of an Insured Person the coverage for that person terminates under this policy and such person shall not be entitled to be covered by this policy or its renewal thereof.</p> <p>Migration: Insured Person will be provided facility to migrate the policy to other health insurance products/plans offered by UIIC before the policy renewal date.</p> <p>Portability: Insured Person will be provided facility to port the entire policy to an individual health insurance product offered by another Insurer before policy renewal date. Portability is subject to underwriting.</p> <p>Moratorium Period:</p> <p>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</p>	<p>V.6</p> <p>V.2</p> <p>III.1</p> <p>III.2</p> <p>V. 7</p> <p>V.11</p> <p>V.8</p>
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	<p>enhanced, completion of sixty continuous months would be applicable from the date of, enhancement of sums insured only on the enhanced limits.</p> <p>Portability</p> <p>The Insured Person will be provided facility 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 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>Possibility of Revision of Terms of the Policy including the Premium Rates</p> <p>The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The Insured Person shall be notified three months before the changes are effected.</p> <p>Withdrawal of Policy</p> <p>i. In the likelihood of this product being withdrawn in future, the Company will intimate the Policyholder about the same 90 days prior to expiry of the policy.</p> <p>ii. Insured Person will be provided facility to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, and waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break.</p> <p>Endorsements (Changes in Policy)</p> <p>This policy constitutes the complete contract of insurance. This Policy cannot be modified by anyone (including an insurance agent or broker) except the Company. Any change made by the Company shall be evidenced by a written endorsement signed and stamped.</p> <p>Limitation of Liability</p> <p>If a claim is rejected and is not the subject of any pending suit or other proceeding within twelve months from the date of such rejection, the claim shall be deemed to have been abandoned. Our liability shall be extinguished and the claim shall not be recoverable thereafter.</p> <p>Territorial Jurisdiction</p>	<p>V.11</p> <p>V.12</p> <p>V.13</p> <p>V.14</p> <p>III. 15</p>
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		<p>All disputes or differences under or in relation to the interpretation of the terms, conditions, validity, construct, limitations and/or exclusions contained in the policy shall be determined by the Indian court and according to Indian law.</p> <p>Territorial Limit</p> <p>The geographical scope of this Policy applies to events limited to India. All medical treatment for the purpose of this insurance will have to be taken in India only and all admitted or payable claims shall be settled in India in Indian currency only.</p>	III. 17 III. 18
13	Your Obligations	<p>Disclosure of Information: 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.</p> <p>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> <p>Nomination</p> <p>The 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. Any change of nomination shall be communicated to the Company in writing and such change shall be effective only when an endorsement on the policy is made. This policy is not assignable. In the event of death of the policyholder, the Company will pay the nominee {as named in the Policy Schedule/Policy Certificate/Endorsement (if any) and in case there is no subsisting nominee, to the legal heirs or legal representatives of the policyholder whose discharge shall be treated as full and final discharge of its liability under the policy.</p>	V. 1 V.10

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. The product related documents including the Customer Information sheet are available on <https://uiic.co.in/en/downloadforms/downloads>