

CUSTOMER INFORMATION SHEET

S No.	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)	REFER TO POLICY CLAUSE NUMBER
1	Name of the Product/Policy	IFFCO-TOKIO MOS-BITE PROTECTOR POLICY UIN: IFFHLIP20071V011920	
2	Policy Number		
3	Type of Insurance Product/Policy	Benefit	
4	Sum Insured(Basis)	Rs. XXXXXXX (Individual)	
5	Policy Coverage(What Policy Covers?) (Policy Clause Number/s)	We will pay the Sum Insured as mentioned in the schedule, in the event of You/Insured person being hospitalized solely and directly for any of the vector borne diseases as specifically listed below, Diseases covered are as below: a) Dengue fever b) Malaria c) Lymphatic Filariasis d) Kala-azar e) Chikungunya f) Japanese Encephalitis g) Zika Virus	COVERAGE-HOSPITALIZATION BENEFIT-“WHAT IS COVERED?”
6	Exclusions (what policy does not cover)	We will not pay for: i. Any treatment taken on out-patient basis. ii. Any claim if Insured was already diagnosed and had not fully recovered from any of the listed vector borne diseases at the time of purchase of policy. iii. Any claim based on certification/ diagnosis/ treatment from persons not registered as Medical Practitioners, or from a Medical Practitioner who is practicing outside the discipline that he is licensed for, or any diagnosis or treatment that is not scientifically recognized or Unproven/Experimental Treatment, or is not Medically Necessary or any kind of self-medication and its complications;	COVERAGE-HOSPITALIZATION BENEFIT-“WHAT IS NOT COVERED” & GENERAL EXCLUSIONS

		<p>iv. Convalescence, rest cure, sanatorium treatment, rehabilitation measures, respite care, long term nursing care or custodial care, general debility and exhaustion.</p> <p>v. Any claim where the hospitalization is outside the Republic of India.</p> <p>vi. Hospitalization primarily for any purpose which in routine could have been carried out on an outpatient basis and which is not followed by an active treatment or intervention during the period of hospitalization.</p> <p>vii. Any claim in which treatment could have been on an outpatient basis, but had been hospitalized primarily for diagnostic / evaluation purpose and is not followed by active treatment / management during the hospitalization period.</p> <p>viii. Any claim if the diagnosis, treatment or procedure is carried out in any of the "List of Excluded Hospitals", except in case of unforeseen emergency measures to save the insured person's life or measures solely designed to relieve the acute pain. The list of such excluded hospital(s) is dynamic and may change from time to time. Hence, we suggest you to please check our website www.iffcotokio.co.in or contact our call centre/nearest office for updated list of such excluded hospitals before admission.</p> <p>ix. Willful Act or Gross Negligence – Injury, disease or damage due to willful act including attempting suicide or intentional self-injury or gross negligence of You or Insured person or his/her family.</p>	
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		x. Consequential Loss – Any consequential or indirect loss or expenses arising out of or related to any insured event.	
7	<p>Waiting period</p> <ul style="list-style-type: none"> • Time period during which specified diseases/treatments are not covered • It is counted from the beginning of the policy coverage 	<p>a) First Thirty days waiting period: the disease was first diagnosed atleast 30 (Thirty) days after the commencement of the policy period (or first policy period in case of renewal without break) and,</p> <p>b) the hospitalization is not less than 48 hours</p>	
8	<p>Financial Limits of Coverage</p> <p>i. Sub-limit(It is a pre-defined limit and the insurance company will not pay any amount excess of this limit)</p> <p>ii. Co-payment(It is the specified amount /percentage of the admissible claim amount to be paid by the policyholder/insured)</p> <p>iii. Deductible(It is the specified amount:</p> <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 specified amount) <p>iv. Any other limit(as applicable)</p>	<p>Not Applicable</p> <p>Not Applicable</p> <p>Not Applicable</p> <p>Not Applicable</p>	

9	Claims/Claims Procedure	<p>CLAIM PROCEDURE</p> <p>In the event of a claim arising out of an Insured Event covered under this policy, the same shall be intimated to Us within 30 (Thirty) days from the date of hospitalisation, except under circumstances beyond your control in our opinion. The Insured shall arrange for submission of the necessary documents to Us within 45 days of first day of hospitalisation. Submission of these documents to Our satisfaction is condition precedent to admission of any liability under the policy.</p> <p>Weblink/Details for the following:</p> <ol style="list-style-type: none"> i. Helpline Number 1800-103-5499 ii. Hospitals which are blacklisted or from where no claims will be accepted by Insurer https://www.iffcotokio.co.in/content/dam/iffcotokio/iffco-pdf/sites/default/files/download_forms/ExcludedHospitals.pdf iii. Downloading/getting claim form https://www.iffcotokio.co.in/content/dam/iffcotokio/iffco-pdf/sites/default/files/download_forms/Health%20Claim%20Form.pdf 	CLAIM SETTLEMENT PROCESS
10.	Policy Servicing	<p>Call Centre Number of the Insurer 1800-103-5499</p> <p>Details of Company Official</p>	
11.	Grievances/Complaints	<p>Details of:</p> <ul style="list-style-type: none"> ● Grievance Redressal Officer Address-Chief Grievance Officer IFFCO-Tokio General Insurance Co Ltd 	GENERAL CONDITIONS-30

		<p>IFFCO Tower, Plot no. 3 Sector -29, Gurgaon – 122001 Mail ID- chiefgrievanceofficer@iffcotokio.co.in</p> <ul style="list-style-type: none"> Insurance Company Grievance Portal https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal MailID- support@iffcotokio.co.in Toll free Number-1800-103-5499 Ombudsman https://www.cioins.co.in/Ombudsman 	
12	Things to remember	<ul style="list-style-type: none"> Free Look period The free look period shall be applicable at the inception of the policy and <ol style="list-style-type: none"> The insured will be allowed a period of at least 15 days from the date of receipt of the policy 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— <ol style="list-style-type: none"> A refund of the premium paid less any expenses incurred by the insurer on medical examination of the insured persons and the stamp duty charges or; where the risk has already commenced and the option of return of the policy is exercised by the policyholder, a deduction towards the proportionate risk premium for period on cover or; Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period; Renewal of Policy -This Policy shall ordinarily be renewable for lifelong only by mutual consent except justified on grounds such as mis-representation, fraud, moral 	<p>GENERAL CONDITIONS-9</p> <p>GENERAL CONDITIONS-5</p>

		<p>hazard or non co-operation by You/ Insured person and subject to payment in advance of the total premium at the rate in force at the time of renewal and subject to the Policy is renewed within the Grace period of 30 days from date of Expiry. Unless renewed as herein provided, this Policy shall automatically terminate at the expiry of the period for which premium has already been paid.</p> <p>● Portability When the policy is due for renewal ,you may port your policy to another insurer.</p> <p>Process for Portability</p> <p>A. Portability will be granted to policyholders to a similar health benefit policy of Us/ any other insurer to IFFCO-Tokio Mos-Bite Protector Policy as per portability guidelines as mentioned below in 12B.</p> <p>B. The Portability of health insurance policies shall be governed by the Health Insurance Regulation, 2016 dated 12th July, 2016</p> <p>The salient features mentioning the rights and obligations of the insurer and insured are as follows:</p> <p>a) A policyholder desirous of porting his policy to another insurance company shall apply to such insurance company, to port the entire policy along with all the members of the family, if any, at least 45 days before the premium renewal date of his/her existing policy.</p> <p>b) Insurer may not be liable to offer portability if policyholder fails to approach the new insurer at least 45 days before the premium renewal date.</p> <p>c) Portability shall be opted by the policyholder only as stated in (a) above and not during the currency of the policy.</p>	<p>GENERAL CONDITIONS-15</p>
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13	<p>Your Obligations</p>	<p>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement.</p> <p>Disclosure of other material information during the policy period. Material Information includes:</p>	<p>GENERAL CONDITIONS-6</p>

		<ul style="list-style-type: none">i. Any change in health condition may/may not needing an active line of treatment.ii. Any change in Demographic Details	
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Declaration by Policy Holder:

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

Place:

Date:

Signature of the Policy Holder

To access your CIS, please login to your account in our website:

<https://www.iffcotokio.co.in/>

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.