

Annexure-2

Customer Information Sheet (Description is illustrative and not exhaustive)

No	TITLE	DESCRIPTION	Refer to policy clause number						
1.	Product Name	Corona Rakshak Policy , ICICI Lombard General Insurance Company Limited							
2.	What am I covered for	COVID Cover: Lump sum benefit equal to 100% of the Sum Insured shall be payable on positive diagnosis of COVID, requiring hospitalization for a minimum continuous period of 72 hours. The positive diagnosis of COVID shall be from a government authorized diagnostic centre.	4.1						
3.	What are the Major exclusions in the policy	Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:							
		a. Admission primarily for investigation & evaluation	6.1						
		b. Any diagnosis which is not related and not incidental to COVID is not covered in this Policy	6.2						
		c. Testing done at a Diagnostic center which is not authorized by the Government shall not be recognized under this Policy	6.3						
4.	Waiting period	The Company shall not be liable for any claim arising under the policy within 15 days from the first policy commencement date with Us.	5						
5.	Payment basis	Benefit basis							
6.	Claims	The insured person may submit the necessary documents to TPA (if applicable)/Company within the prescribed time limit as specified hereunder.	7.2						
		<table border="1"> <thead> <tr> <th>Sl No</th> <th>Type of Claim</th> <th>Prescribed Time limit</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>COVID Cover</td> <td>Within thirty days of date of discharge from hospital</td> </tr> </tbody> </table>		Sl No	Type of Claim	Prescribed Time limit	1.	COVID Cover	Within thirty days of date of discharge from hospital
		Sl No		Type of Claim	Prescribed Time limit				
1.	COVID Cover	Within thirty days of date of discharge from hospital							

				following positive diagnosis for COVID	
7	Policy Servicing	<p>The Company is committed to extend the best possible services to its customers. However, If Policyholder/Insured Person have a grievance that he/she wish us to redress, he/she may contact the Company with the details of their grievance via:</p> <ul style="list-style-type: none"> • Website: www.bharti-axagi.co.in • Email: customersupportba@icicilombard.com • Phone: 18001032292 • Courier: Any of the Company's Branch office or corporate office <p>Policyholder/Insured/ Insured Person may also approach the grievance cell at any of the Company's branches with the details of the grievance during working hours from Monday to Friday.</p> <p>Escalation Level 1 In case the Policyholder/Insured/Insured Person has not got his/her grievances redressed through one of the above methods (After 5 days of intimating of your complaint), Policyholder/ Insured/ Insured Person may contact the National Grievance Redressal Officer at : Write to: Lombard General Insurance Company Ltd., ICICI Lombard House, 414, Veer Savarkar Marg, Prabhadevi, Mumbai – 400025. Call: 18001032292 Email: NGRO@bharti-axa.com</p> <p>Escalation Level 2 In case the Policyholder/ Insured/Insured Person has not got his/her grievances redressed through any of the above methods (After 5 days of approaching National Grievance Redressal Officer), Policyholder/ Insured/ Insured Person may contact the Chief Grievance Redressal Officer at: Email: https://www.bharti-axagi.co.in/grievance-redressal/procedure</p> <p>Escalation Level 3</p>			

		<p>In case the Policyholder/ Insured/Insured Person has not got his/her grievances redressed by the Company within 14 days, or, If Policyholder/ Insured/Insured Person is not satisfied with Company's redressal of the grievance through one of the above methods, Policyholder/ Insured/ Insured Person may approach the nearest Insurance Ombudsman for resolution of their grievance. The contact details of Ombudsman offices are mentioned in the policy wording. These details can also be found at http://www.cioins.co.in/ombudsman.html. Policy holder may also obtain copy of IRDAI circular Ref No. F. No. IRDAI/Reg/8/145/2017, notification on Insurance Regulatory and Development Authority (Protection of Policy holders' interests) Regulations, 2017 from any of our offices.</p> <p>Grievance of Senior Citizens: In respect of Senior Citizens, the Company has established a separate channel to address the grievances. Any concerns may be directly addressed to the Senior Citizen's channel of the Company for faster attention or speedy disposal of grievance, if any.</p> <ul style="list-style-type: none"> • Website: www.bharti-axagi.co.in • Email: customersupportba@icicilombard.com • Phone: 18001032292 • Courier: Any of the Company's Branch office or corporate office <p>Insured/ Insured Person may also approach the grievance cell at any of the Company's branches with the details of the grievance during working hours from Monday to Friday.</p>	
	Grievances/ Complaints	<p>a. Details of Grievance redressal officer https://www.bharti-axagi.co.in/grievance-redressal/procedure</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>	9
8.	Insured's Obligations	<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>	8.1
<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.</p>			