

Annexure-2

Customer Information Sheet (Description is illustrative and not exhaustive)

Sl No	TITLE	DESCRIPTION	Refer to policy clause number
1.	Product Name	Saral Suraksha Bima , ICICI Lombard General Insurance Company	
2.	What am I covered for	<p>1.Base Covers:</p> <p>a) Accidental Death</p> <p>b) Permanent total Disablement due to accident</p> <p>c) Permanent Partial Disablement due to accident</p> <p>2.Optional Covers:</p> <p>a) Temporary Total Disablement</p> <p>b) Hospitalisation Expenses due to Accident</p> <p>c) Education Grant</p>	<p>4.1(a)</p> <p>4.1(b)</p> <p>4.1(c)</p> <p>4.2(a)</p> <p>4.2(b)</p> <p>4.2(c)</p>
3.	What are the Major exclusions in the policy	<p>Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:</p> <p>Any claim for death or disablement (whether of a permanent nature or of a temporary nature), hospitalization of the insured person</p> <p>a. directly or indirectly due to War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.</p> <p>b. from intentional self-injury unless in self-defense or to save life, suicide or attempted suicide.</p> <p>c. Arising from Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear fuel.</p> <p>d. arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.</p>	<p>6(i)</p> <p>6(ii)</p> <p>6(iv)</p> <p>6(v)</p>

4.	Waiting period	Not applicable	
5.	Payment basis	a) The payment of claims under all the base covers of Standard PA product and the optional covers “temporary total disablement benefit” and “Education grant” is on benefit basis. b) The payment of claims under the optional cover “Hospitalisation Expenses due to Accident” is on indemnity basis (Cashless/Reimbursement).	
6.	Loss sharing	Not applicable	
7.	Renewal Conditions	a) The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person. b) This policy shall automatically terminate upon the Insured Person's death or payment of 100% Sum Insured. However, the cover shall continue for the remaining Insured Persons till the end of Policy Period. The other insured persons may also apply to renew the policy. Automatic Termination of Insurance.	8.14 8.4
8.	Cancellation	i. The Insured may cancel this Policy by giving 15days' written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired Policy Period. ii. 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. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.	8.11 (i) 8.11 (ii)
9.	Claims	Notification: Intimation about an event or occurrence that may give rise to a claim under this policy must be given within 30 days of its happening. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.	7.1 7.3
10.	Policy Servicing	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: Website: www.bharti-axagi.co.in Email: customersupportba@icicilombard.com	

		<p>Phone: 18001032292 Courier: Any of the Company's Branch office or corporate office</p> <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: ICICI Lombard General Insurance Company Ltd., ICICI Lombard House, 414, Veer Savarkar Marg, Prabhadevi, Mumbai – 400025, Telephone: 18001032292 Email: https://www.bharti-axagi.co.in/grievance-redressal/procedure</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 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 below. 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>	
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	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-A of Policy document.</p>	
11.	Insured’s Rights	<p>Pre Authorization: 4 Hours of turn-around time from when first request was received from hospital to our response back to the hospital.</p> <p>Reimbursement: Last document received to final status, i.e. repudiation or settlement, to be done within 30 days.</p>	
12.	Insured’s Obligations	The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact by the policyholder.	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>			