

Customer Information Sheet

Description is illustrative and not exhaustive

S No	TITLE	DESCRIPTION	REFER TO POLICY CLAUSE NUMBER										
1	Product Name	Smart J P A Insurance Policy											
2	What am I covered for:	<p>Accidental Death-Provides coverage for Bodily Injury caused by accidental, violent, external and visible means resulting in death within 12 Calendar months of occurrence of such injury.</p> <p>Permanent disablement - Bodily injury caused by accidental, violent, external and visible means resulting in permanent disablement within 12 calendar months of occurrence of such injury.</p> <p>Table of Benefits</p> <table border="1"> <thead> <tr> <th>Physical Loss</th> <th>Rate of Compensation</th> </tr> </thead> <tbody> <tr> <td>Accidental Death</td> <td>100% of the Sum Insured</td> </tr> <tr> <td>Loss of two limbs or two eyes or one limb and one eye</td> <td>100% of the Sum Insured</td> </tr> <tr> <td>Total and irrecoverable loss of use of one limb/sight one eye due to accident</td> <td>50% of the Sum Insured</td> </tr> <tr> <td>Permanent total disablement due to accident</td> <td>100 % of sum insured</td> </tr> </tbody> </table>	Physical Loss	Rate of Compensation	Accidental Death	100% of the Sum Insured	Loss of two limbs or two eyes or one limb and one eye	100% of the Sum Insured	Total and irrecoverable loss of use of one limb/sight one eye due to accident	50% of the Sum Insured	Permanent total disablement due to accident	100 % of sum insured	Policy Wording - Operative Clause –a), b), c) and d).
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3	What are the major exclusions in the policy:	<ol style="list-style-type: none"> 1) Any pre-existing disability/ accidental injury 2) Pregnancy or childbirth 3) Self-injury, suicide or attempted suicide 4) Influence of liquor or drugs 5) War and nuclear risks, terrorism, criminal acts, armed forces, etc. <p>(Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing)</p>	Policy Wording – Exclusions.										
4	Waiting period	Not Applicable	Not Applicable										
5	Payout basis	Accidental Death and Permanent Disablement claims are payable on Benefit basis.	Policy Wording - Operative Clause –a), b), c) and d).										
6	Loss Sharing	Not Applicable	Not applicable										
7	Renewal Conditions	<p>Policy is ordinarily renewable up to 75 years, subject to application for renewal and the renewal premium in full has been received by the due dates and realisation of premium</p> <p>Under the Group Variant of the Product, Company may apply loading based on previous year's claims experience.</p> <p>Any revision/ modification in the product or premium shall be done with approval from IRDAI and shall be intimated to the Policy holder 3 months in advance.</p>	Conditions- Renewal Notice Point No. 19. And Maximum and Minimum Entry Age Point No. 22										

		Other terms and conditions of renewal													
8	Renewal Benefits	Not Applicable	Not Applicable												
9	Cancellation	<ul style="list-style-type: none"> ○ The Company may cancel this Policy, by giving 15 days, notice in writing by Registered Post Acknowledgment Due to the Insured at his / their last known address. The company shall exercise its right to cancel only in case of non-cooperation of the Insured / Insured Person in implementing the terms and conditions of this Policy, is-representation, fraud, non-disclosure of material facts in which case the policy shall stand cancelled ab-initio and there will be no refund of premium. ○ The Insured may also give 15 days, notice in writing, to the Company, for the cancellation of this Policy, in which case the Company shall from the date of receipt of notice cancel the Policy and retain the premium for the period this Policy has been in force at the Company's short period scales. Provided however that refund on cancellation of Policy by the Insured shall be made only if no claim has occurred up to the date of cancellation of this Policy. <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th colspan="2" style="text-align: center;">Table of Short Period Scales</th> </tr> <tr> <th style="text-align: center;">Period of Risk</th> <th style="text-align: center;">Premium to be charged (% of the Annual Rate).</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Up to one month</td> <td style="text-align: center;">25%</td> </tr> <tr> <td style="text-align: center;">Up to three months</td> <td style="text-align: center;">50%</td> </tr> <tr> <td style="text-align: center;">Up to six months</td> <td style="text-align: center;">75%</td> </tr> <tr> <td style="text-align: center;">Above six months</td> <td style="text-align: center;">Full Annual Rate.</td> </tr> </tbody> </table>	Table of Short Period Scales		Period of Risk	Premium to be charged (% of the Annual Rate).	Up to one month	25%	Up to three months	50%	Up to six months	75%	Above six months	Full Annual Rate.	Conditions- Cancellation/ Termination- Point No. 15.
Table of Short Period Scales															
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Up to one month	25%														
Up to three months	50%														
Up to six months	75%														
Above six months	Full Annual Rate.														
10	Claims	<p>Claim Submission: The Insured/Insured Person or his/her legal representative as the case may be, is requested to get in touch with us as below:</p> <ul style="list-style-type: none"> • Website : www.icicilombard.com • Email : customersupportba@icicilombard.com • Toll Free No. 1800-103-2292 • Toll Free No. 1800-103-2292 (Senior Citizens) • Courier : Any of the Company's Branch office or corporate office 	Conditions- Claims Procedure- Point No.11												

11	Policy Servicing/ Grievances/Complaints	<p>Company Officials: National Grievance Redressal Officer at : Write to: ICICI Lombard Healthcare, ICICI Bank Tower, Plot No. 12, Financial District, Nanakram Guda, Gachibowli, Hyderabad-500032. Email: https://www.bharti-axagi.co.in/grievance-redressal/procedure IRDAI/(IGMS/Call Centre): customersupportba@icicilombard.com Phone: 080-49123900</p> <p>Ombudsman- Please refer the list of Ombudsman offices attached with the policy wording.</p>	Conditions- Grievances- Point No.23
	Insured's Rights	<p>Free Look: Insured has a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If the Insured has any objections to any of the terms and conditions, he / she have the option of cancelling the Policy stating the reasons for cancellation. Free look provision is not applicable and/or available at the time of renewal of the Policy</p> <p>On the receipt of all required documents and processing of the claim, the offer of settlement will be made to the Insured in any case not later than 15 days maximum. Settlement (payment) of claim will be made within 7 days of receipt of acceptance in response to offer of settlement, failing which penal interest (in compliance with applicable regulations) at a rate of 2% higher than bank rate (prevailing as on the date of beginning of financial year in which the claim is reviewed) will be paid.</p>	Conditions- Free Look Period – Point No. 14, Claims Procedure- Point No.11
	Insured's Obligations	<p>Please disclose all pre-existing disability before buying a policy. Non-disclosure may result in claim not being paid. Disclosure of Material Information during the policy period such as change in occupation (Note: If applicable, please provide details of the format & to whom the form is to be sent)</p>	Conditions- Duty of Disclosure- Point No. 1, Renewal Notice- Point No. 19

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.