

Customer Information Sheet

Description is illustrative and not exhaustive

S No	TITLE	DESCRIPTION	REFER TO POLICY CLAUSE NUMBER
1	Product Name	Smart Student P A Insurance Policy	
2	What am I covered for:	<p><u>Basic cover applicable to all plans</u></p> <p><u>Accidental Death</u>-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><u>Permanent total disablement (PTD)</u>- Bodily injury caused by accidental, violent, external and visible means resulting in permanent total disablement within 12 calendar months of occurrence of such injury.</p> <p><u>Benefits available on the basis the selected plan and sum insured.</u></p> <p><u>Permanent partial disablement</u>- Bodily injury caused by accidental, violent, external and visible means resulting in permanent partial disablement within 12 calendar months of occurrence of such injury.</p> <p><u>Double benefit for death or PTD</u>- Double indemnity for death or PTD due to accident whilst traveling as a passenger in a public transport.</p> <p><u>Hospital daily cash allowance</u>- For every day of hospitalization after first 2 days, for a maximum of 50 days.</p> <p><u>Transportation of mortal remains</u>- Transportation of mortal remains where the accidental death occurs outside the residence.</p> <p><u>Funeral expenses</u>- Expenses towards funeral in case of accidental death.</p> <p><u>Accidental medical expenses</u>- Medical expenses incurred following treatment of an accidental injury.</p> <p><u>Legal expenses</u>- Legal expenses arising out of death or bodily injury.</p> <p><u>Study Interruption</u>-Provides reimbursement of Tuition fees advanced to the Institute in the event of interruption in study due to insured student being hospitalized for more than one consecutive month or death of immediate family member.</p> <p><u>Sponsor Protection</u>- Payment towards tuition fees for the remaining period of the education of the current course of the insured student in the event of accidental death or permanent total disablement of the Sponsor.</p>	Scope of Cover- 1. Basic Cover- a), b), c), d), e) 2. Other Benefits- a), b) 3. Additional Benefits – a), b), c), d), e), f) & g)

		<p>Compassionate Visit- Provides an allowance towards visit of insured student's family member in the event of more than 7 consecutive day hospitalization outside the original place where the family resides and the medical condition forbidding the insured student to transfer to the original place</p> <p>It also provides allowance towards visit of insured student to the native place in the unfortunate event of the family member being hospitalized for more than 7 consecutive days in India.</p>	
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) Venereal disease, AIDS or insanity 6) War and nuclear risks, terrorism, criminal acts, armed forces, etc. 7) Mountaineering, ice hockey, winter sports, racing, para-sailing etc. <p>(Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing)</p>	General Exclusions
4	Waiting period	Not Applicable	Not Applicable
5	Payout basis	<p>Accidental medical expenses, Legal Expenses, Study interruption, Sponsor protection and Compassionate Visit on indemnity payment basis,</p> <p>Accidental death, Permanent total disablement, Permanent partial disablement, double benefit for death or PTD, Transportation of Mortal Remains, Hospital daily cash allowance and Funeral expenses on Benefit basis.</p>	Scope of Cover- 1. Basic Cover- a), b), c), d), e) 2. Other Benefits- a), b) 3. Additional Benefits – a), b), c), d), e), f) & g)
6	Loss Sharing	In case of a hospital daily cash allowance claim, the policy requires you to share the costs for the first two days per claim.	Scope of Cover- 3. Additional Benefits- a)
7	Renewal Conditions	<p>Policy is ordinarily renewable up to 40 years, subject to age of the sponsor being less than 65 years, application for renewal and the renewal premium in full has been received by the due dates and realization of premium</p> <p>A grace period of 30 days shall be allowed from the premium due date where the Policy holder can pay the premium and continue the policy. Coverage will not be available for the period for which no premium is received.</p> <p>No additional loading shall be applicable based on previous year's claims experience</p> <p>Enhancement of Sum Insured is allowed at the time of renewal subject to underwriting guidelines of the company</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. 25

		Other terms and conditions of renewal													
8	Renewal Benefits	<ul style="list-style-type: none"> 5% renewal bonus sum insured added on capital sum insured earned every year on claims free renewal maximum up to 50% 	Cumulative Bonus												
9	Cancellation	<ul style="list-style-type: none"> The Company may cancel this Policy, by giving 7 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 7 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" data-bbox="443 1240 1051 1606"> <thead> <tr> <th colspan="2">Table of Short Period Scales</th> </tr> <tr> <th>Period of Risk</th> <th>Premium to be charged (% of the Annual Rate).</th> </tr> </thead> <tbody> <tr> <td>Up to one month</td> <td>25%</td> </tr> <tr> <td>Up to three months</td> <td>50%</td> </tr> <tr> <td>Up to six months</td> <td>75%</td> </tr> <tr> <td>Above six months</td> <td>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. 20
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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.bharti-axagi.co.in Email : customersupportba@icicilombard.com Toll Free No. 1800-103-2292 Toll Free No. 1800-103-2292 (Senior Citizen) 	Conditions- Claims Procedure- Point No. 13												

		<ul style="list-style-type: none"> Courier : Any of the Company's Branch office or corporate office 	
11	Policy Servicing/ Grievances/Complaints	<ul style="list-style-type: none"> 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. Call: 18001032292 Email: https://www.bharti-axagi.co.in/grievance-redressal/procedure IRDAI/(IGMS/Call Centre): <ul style="list-style-type: none"> complaints@bharti-axagi.co.in Phone: 080- 49123900 Ombudsman- Please refer the list of Ombudsman offices attached with the policy wording. 	Conditions- Grievances- Point No. 29
	Insured's Rights	<ul style="list-style-type: none"> 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>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 30 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- Point No. 18 Period, Claims Procedure- Point No. 13
	Insured's Obligations	<ul style="list-style-type: none"> 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) 	Conditions- Duty of Disclosure- Point No. 1, Renewal Notice – Point No. 25

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.