

Customer Information Sheet
Smart Traveller Insurance Policy (Corporate)
Description is illustrative and not exhaustive

S No	TITLE	DESCRIPTION	REFER TO POLICY CLAUSE NUMBER
1	Product Name	<ul style="list-style-type: none"> Approved Brand Name 	Page 1
2	What am I covered for:	<ul style="list-style-type: none"> Hospital admission longer than 24 hrs Related medical expenses incurred xx days prior to hospitalisation/ amounting to x% of claim Related medical expenses incurred within xx days from date of discharge/ amounting to x% of claim Specified/ Listed procedures requiring less than 24 hours hospitalisation (day care) Cover for xx critical illnesses on undergoing specified procedure or on diagnosis of an illness of specified severity Hospital daily cash benefit of USD 25/50/100 per day OPD / Dental / Maternity coverage Emergency or Travel Medical Assistance etc 	<p>Page 3, 4 (hospitalization, inpatient care definition)</p> <p>NA</p> <p>NA</p> <p>NA</p> <p>NA</p> <p>Section V (Page 13) , Schedule of benefits (Page 50,51)</p> <p>Section II (Page 10), Schedule of benefits (Page 50,51)</p> <p>Section I (Page 8,9)</p>
3	What are the major exclusions in the policy:	<ul style="list-style-type: none"> Any hospital admission primarily for investigation / diagnostic purpose Pregnancy, infertility, congenital/genetic conditions Non -allopathic medicine, Domiciliary treatment, treatment outside India. Circumcision, sex change surgery ,cosmetic surgery & plastic surgery, refractive error correction, hearing impairment correction, corrective & cosmetic dental surgeries, Organ donor expenses, Substance abuse, self -inflicted injuries, STDs and HIV/ AIDS , Hazardous sports, war, terrorism, civil war or breach of law, Any kind of service charge, surcharge, admission fees, registration fees levied by the hospital. <p>(Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing)</p>	<p>NA</p> <p>Exclusion clause, Point number 8 (Page 9)</p> <p>NA</p> <p>NA</p> <p>Exclusion clause, Point number 6 (Page 9)</p> <p>Exclusion clause, Point number 4 (Page 10)</p> <p>NA</p> <p>General Exclusion clause, Point number 5 (Page 31)</p> <p>Exclusion clause, Point number 7 e (Page 1 2), Point no 1 (Page 2 8)</p> <p>General Exclusion clause, Point number 6 (Page 31)</p> <p>List of Excluded expenses, Elements of room charge (Page 34)</p>

4	Waiting period	<ul style="list-style-type: none"> Initial waiting period: 30 days for all illnesses (not applicable on renewal or for accidents) Specific waiting periods : <ul style="list-style-type: none"> 12 months for xx diseases (clauses aa to bb) 24 months for yy diseases (clauses cc to dd) 36 months for zz diseases (clauses ee to ff) 48 months for xx diseases (clauses gg to hh) Pre-existing diseases: Covered after ___ months/Not covered 	<p>NA</p> <p>NA</p> <p>Not Covered; Exclusion clause, Point 1 (Page 9)</p>
5	Payout basis	<ul style="list-style-type: none"> Reimbursement of covered expenses up to specified limits AND / OR Fixed amount on the occurrence of a covered event 	Schedule of Benefits (Page 50, 51)
6	Cost sharing	<ul style="list-style-type: none"> In case of a claim, this policy requires you to share the following costs: <ul style="list-style-type: none"> Expenses exceeding the following Sub-limits <ul style="list-style-type: none"> Room/ ICU charges beyond _____ For the following specified diseases: <ul style="list-style-type: none"> _____ _____ Deductible of Rs XXX per claim/per year/ both xx% of each claim as Co-payment (yy % in a non-network hospital) 	<p>NA</p> <p>Schedule of Benefits (Page 50, 51)</p> <p>NA</p>
7	Renewal Conditions	<ul style="list-style-type: none"> Your policy is ordinarily renewable (OR Guaranteed) up to age x (OR for x years) After you attain the age of x years, the following features of your policy change: <ul style="list-style-type: none"> _____ _____ Other terms and conditions of renewal 	<p>Section 22- Renewability and 24- Extension (Page 43,44)</p> <p>[Short term plan policies are non-renewable and cancellation of the Policy may be done only prior to the effective travel date stated in the Policy Schedule.</p> <p>Annual Plan policies are renewable annually upon payment of premium. The company however may refuse renewal on grounds such as fraud, moral hazard or Mis-representation etc.]</p>
8	Renewal Benefits	<ul style="list-style-type: none"> x% increase in your annual limit for every claim free year (or) x% discount on renewal premium, subject to a maximum of x%. In case a claim is made during a policy year, the bonus proportion (or) discount would reduce by x% in the following year. For every block of x claim free policy years, free health check up for the insured persons subject to maximum x% of sum insured. 	NA
9	Cancellation	<ul style="list-style-type: none"> This policy would be cancelled, and no claim or refund would be due to you if: <ul style="list-style-type: none"> you have not correctly disclosed details about your current and past health status OR have otherwise encouraged or participated in any fraudulent claims under the policy. 	<p>Section 18- Cancellation (Page 42)</p> <p>[Policy would be cancelled on grounds of mis-representation, fraud, non-disclosure of material facts, the policy shall stand cancelled ab-initio and there will be no refund of premium</p> <p>The Insured also can cancel the Policy by giving 30 days notice, 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. However no refund shall be made if any claim has been made under this policy by or on behalf of the Insured]</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 KFD and the policy document the terms and conditions mentioned in the policy document shall prevail.