

**CUSTOMER INFORMATION SHEET – ACCIDENT TRAUMA CARE INSURANCE POLICY (INDIVIDUAL)**

Unique Identification No. : IRDA/NL-HLT/SHAI/P-P/V.I/136/13-14

TITLE	Description	Clause no. of the policy
Basic Coverage for Section I	a. <b>Greivous injury by accident</b>	Section I
Basic Coverage for Section II	a. <b>In_patient Treatment.</b> Covers hospitalisation expenses for period more than 24 hrs.	Section II
	1. Any hospital admission primarily for investigation/diagnostic purposes	3(7)
	2. Refractive error correction/ hearing impairment correction, corrective and cosmetic dental surgery, weight control services including surgical procedures for treatment of obesity, medical treatment for weight control/loss programs	
	3. Intentional self injury and use of intoxicating drugs/alcohol/HIV or AIDS HIV	3(5),3(6)
	4. War, terrorism and nuclear perils	3(2)
	5. Naturopathy Treatment	3(9)
	6. Hospital registration charges, admission charges, record charges telephone charges and such other charges	3(10)
	7. <b>Pre existing diseases</b>	3(1)
	8. Engaging in Hazardous sports/activities (applicable for section II)	3(16)
	<b>The exclusions given above is only a partial list. Please refer the policy clause for the complete list.</b>	
Renewal Condition	Life long renewal subject to payment of renewal premium in full before the due date	4(10)
	Grace period of 30 days for renewing the policy is provided	4(10)
Cancellation	Policy can be cancelled on grounds of misrepresentation, fraud, non disclosure of material fact as declared in proposal form / at the time of claim, or non-co-operation by the insured person, by sending the insured 30 days notice without refund of premium	4(11)
Materiality	Any material change to be intimated to the company	4(8)

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(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 (also known as Customer Information Sheet) and the policy document the terms and conditions mentioned in the policy document shall prevail