



# THE ORIENTAL INSURANCE COMPANY LIMITED

CIN No.U66010DL1947GOI007158

## Customer Information Sheet (CIS)

Description is illustrative and not exhaustive.

S. No	Title	Description	Refer to Policy Clause No.
1	<b>Product Name</b>	Mediclaim Insurance Policy(Individual)	
2	<b>What am I covered for:</b>	<ul style="list-style-type: none"> <li>• Sum Insured option from Rs.1lac to Rs.10lacs.</li> <li>• Hospital admission of minimum 24 hours</li> <li>• Related medical expenses incurred 30 days prior to hospitalization</li> <li>• Related medical expenses incurred within 60 days from date of discharge.</li> <li>• Specified / Listed procedures requiring less than 24 hours hospitalization (day care)</li> <li>• Dental Treatment arising out of accident</li> <li>• Ambulance Charges</li> <li>• Donor Expenses</li> <li>• Domiciliary Treatment</li> <li>• Ayurvedic, Unani and Homeopathic treatment in Govt. Hospitals/ Colleges</li> <li>• Daily Hospital Cash</li> <li>• PA as optional cover</li> <li>• Voluntary co-pay option</li> <li>• Family Discount</li> <li>• Entry Load</li> </ul>	7, 2.17, 1.2(A), 1.2B, 1.3, 1.5, 4.7, 2A and 10.
3	<b>What are the major exclusions in the policy:</b>	<ul style="list-style-type: none"> <li>• War and war like operations</li> <li>• Circumcision, sex change surgery ,cosmetic surgery &amp; plastic surgery,</li> <li>• Substance abuse, self-inflicted injuries, STDs and HIV / AIDS,</li> <li>• Any hospital admission primarily for investigation / diagnostic purpose</li> <li>• Pregnancy ( except ectopic), infertility, congenital/, genetic conditions &amp;stem cell</li> <li>• Treatment outside India.</li> </ul>	4.4,4.5, 4.9, 4.10, 4.12, 4.6, 4.7, 4.12, 4.15, 4.23, 4.25

The Oriental Insurance Company Ltd.

Mediclaim Insurance Policy (Individual)  
 UIN: IRDA/NL-HLT/OIC/P-H/V.II/448/14-15  
 CIS

		<ul style="list-style-type: none"> <li>• Correction of eye sight, cosmetic dental surgeries</li> <li>• Any kind of admission fees, registration fees levied by the hospital</li> </ul> <p>(Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing).</p>	
4	<b>Waiting period</b>	<ul style="list-style-type: none"> <li>• Initial waiting period: 30 days for all illnesses (not applicable on renewal or for accidents)</li> <li>• Specific waiting periods: <ol style="list-style-type: none"> <li>1. 1 year for named diseases(clauses 4.3 (i &amp; ii))</li> <li>2. 2 years for named diseases(clauses 4.3 (iii to xxii))</li> <li>3. 4 years for named diseases(clauses 4.3 (xxiii &amp; xxiv))</li> </ol> </li> <li>• Pre-existing diseases: Covered after 48 months</li> </ul>	4.1, 4.2, 4.3
5	<b>Payout basis</b>	<ul style="list-style-type: none"> <li>• Cashless services of admissible expenses in Network hospitals</li> <li>• Reimbursement of admissible expenses</li> </ul>	5.6
6	<b>Cost sharing</b>	<ul style="list-style-type: none"> <li>• Option of voluntary co-payment of 10% and 20% with corresponding premium discount of 10% and 20% respectively on SI of Rs.2lacs and above.</li> </ul>	1.4
6	<b>Renewal Conditions</b>	<ul style="list-style-type: none"> <li>• Grace Period of 30 days</li> <li>• Policy is ordinarily renewable</li> <li>• Adjustment of premium on renewal in lieu of OMP policy.</li> </ul>	8, 9 17
8	<b>Renewal Benefits</b>	<ul style="list-style-type: none"> <li>• Health Check up Benefit For every block of 3(three) claim free policy years for the insured persons up to 0.75% of average Sum Insured, subject to maximum Rs.3000/- per insured person</li> </ul>	11
9	<b>Cancellation</b>	<ul style="list-style-type: none"> <li>• Cancellation on the request of Insured or by the Company after giving 30 days' notice.</li> </ul>	5.15

**(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.

