

TREATMENT AT HOME ADD-ON COVER

Sl. No	Title	Description	Policy Clause Number
1	Product Name	Treatment at Home Add-on Cover	
2	What am I covered for	<p>1. Treatment at Home: We will indemnify the expenses towards treatment taken at home up to Sum Insured as specified in Part 1 of the Policy Schedule.</p> <p>a. Maximum number of days for which treatment at home can be availed will be 15 days, maximum up to Rs. 50,000 per incidence.</p> <p>b. Our maximum liability under this add-on cover will be up to 2 incidences per Policy Year, maximum sum insured of Rs. 1,00,000.</p>	Section D.1
3	What are the major exclusions in the policy:	<ul style="list-style-type: none"> This cover shall exclude geriatric treatments. Exclusions shall be in line with the base policy unless otherwise stated and covered Section D of this policy terms and conditions. 	Section E & Section D.1.2
4	Waiting period	<ul style="list-style-type: none"> As per base policy 	Section E
5	Payment basis	<ul style="list-style-type: none"> Indemnity Basis. 	
6	Loss Sharing	<ul style="list-style-type: none"> As per base policy. 	F.2
7	Renewal Conditions	<ul style="list-style-type: none"> As per base policy. 	F.2
8	Renewal Benefits	<ul style="list-style-type: none"> Not Applicable 	
9	Cancellation	<ul style="list-style-type: none"> As per base policy. 	F.1
10	Claims	<ul style="list-style-type: none"> All claims must be made in accordance with the procedure set out in base policy unless otherwise stated and covered in Section D of this policy terms and conditions. 	
11	Policy Servicing/ Grievances/Complaints	<ul style="list-style-type: none"> As per base policy. 	F.1
12	Insured's Rights	<ul style="list-style-type: none"> As per base policy. 	F.1

Customer Information Sheet

13	Insured's Obligations	<ul style="list-style-type: none"> • To disclose all pre-existing disease/s or condition/s 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 etc. 	
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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 CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.