

Voluntary Co-Payment Add-on Cover

SI No	Title	Description	Policy Clause Number
1	Product Name	Voluntary Co-Payment Add-on Cover	
2	What am I covered for	<ul style="list-style-type: none"> Various Co-Payment options: Under this Add-on, Insured Person will have various co-payment options to choose from that will apply on each claim made in base policy. 	D.1.1
3	What are the major exclusions in the policy:	<ul style="list-style-type: none"> Exclusions shall be in line with the base policy unless otherwise stated and covered Section D of this policy terms and conditions 	E
4	Waiting period	<ul style="list-style-type: none"> Not applicable 	
5	Payment basis	<ul style="list-style-type: none"> Cashless facility or reimbursement of covered expenses up to specified limits. 	
6	Loss Sharing	<ul style="list-style-type: none"> Co-Payment options of 5%/10%/15%/20%/25% or 30% on each and every claim. 	
7	Renewal Conditions/Benefits	<ul style="list-style-type: none"> Customers will have options to increase, decrease or delete co-payment at the time of renewal. However, deletion or decrease of co-payment will be subject to Tele-underwriting. 	D.1.2
8	Renewal Benefits	<ul style="list-style-type: none"> N/A 	
9	Cancellation	<ul style="list-style-type: none"> As per Base Policy 	F.1.1
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. 	G
11	Policy Servicing/Grievances/Complaints	<ul style="list-style-type: none"> As per base policy 	F
12	Insured's Rights	<ul style="list-style-type: none"> As per Base policy 	F

Customer Information Sheet

13	Insured's Obligations	<ul style="list-style-type: none">• Please 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	F
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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.