Raheja QBE General Insurance Company Limited
5th Floor, A Wing, Fulcrum, IA Project Road, Sahar, Andheri East, Mumbai – 400059, India.
Tel: 022-69155050 I Email: customercare@rahejaqbe.com I Website: www.rahejaqbe.com
CIN: U66030MH2007PLC173129, IRDAI Reg. No. 141

CUSTOMER INFORMATION SHEET

This document provides key information about your policy. You are also advised to go through your policy document.

Sr. No	Title	Description	Refer to Policy clause number
1	**Product Name**	Ability Shield Insurance Policy - Group	
2	**Policy Number**	Xxxxxxxxx	
3	**Type of Insurance Product/Policy**	Benefit Product	
4	**Sum Insured**	Individual Sum Insured	
5	**Policy Coverage (Type of Cover)**	**List of Benefits**	
	Monthly benefit cover	We will pay the monthly benefit, if the Insured Person suffers from continuous Occupational Disability and/or continuous Functional Incapacity, during the Policy Period, due to any illness or injury.	Section 3
		The Insured Person must first complete the Qualifying period as specified in the Policy Schedule / Certificate of Insurance, before the benefits are payable. During the Qualifying Period, no benefits shall be paid.	
		The Qualifying Period starts when a Medical Practitioner certifies that the Insured Person is unable to perform his / her regular occupation or any other occupation.	
		The Insured Person must be continuously disabled or functionally incapacitated and should be under care of a Medical Practitioner throughout the Qualifying Period to become eligible for Monthly Disability Income under this option.	
		The monthly payouts for the Insured Person will end on the earliest of the following – - Date the Insured Person is no longer Occupationally Disabled or having Functional Incapacity - Death of the Insured Person - After the benefit period has ended.	

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6	**Exclusions**		
	Time Bound Exclusion	**Pre-Existing Disease:** In case Benefits arising in respect of a pre-existing Disease (PED) and its direct complications, no benefits shall be payable excluded until the expiry of 36 months, as specified in the Policy Schedule / Certificate of Insurance, of continuous coverage after the date of inception of the first policy with Us.	Clause 4.1
	Other Exclusions	We shall not be liable for payment of benefit in respect of an Occupational Disability or Functional Incapacity under this Policy arising out of or howsoever related to any of the following:	Clause 4.2
		Intentional self-Injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol) or attempted suicide	
		Accident while under the influence of alcohol or drugs or other intoxicants	
		Participation in an actual or attempted felony, riot, crime, misdemeanour or civil commotion	
		Insured Person committing or attempting to commit a breach of law with criminal intent.	
		Whilst engaging in Aviation or Ballooning or whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as passenger (fare paying or otherwise) in any duly licensed standard type of aircraft.	
		Participating in motor racing or trial run as a driver, co-driver or passenger.	
		War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.	

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6	**Other Exclusions**	Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion: a. Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any Illness, incapacitating disablement or death. b. Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any Illness, incapacitating disablement or death. c. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any Illness, incapacitating disablement or death.	Clause 4.2
		The Insured Person engaging in or taking part in armed forces service or operations.	
		Bodily Injury caused by or arising from terrorism, except in case where the Policyholder is a victim of terrorist act and not abetting terrorism.	
		Illness / Injury which results from voluntary organ donation surgery or its complications.	
		Any Occupational disability/Functional Incapacity arising out of Obesity or its treatment, Change of Gender procedures and Cosmetic/plastic surgery	
		Disablement resulting from or caused by Maternity or Child Birth or Medical treatment traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization). Any disablement resulting due to miscarriages (unless due to an accident) and lawful medical termination of pregnancy during the policy period. This exclusion shall be applicable for coverage under this policy unless waived off and noted in Policy Schedule.	
		Any claim for death, disablement (whether of a permanent nature or of a temporary nature), hospitalization of Insured Person due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.	

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7	**Waiting Period**	Pre-existing Disease: 36 months	Clause 4.1
8	**Financial Limits**		
	Monthly benefit cover	The monthly benefit payout shall be, equal to the benefit option chosen and shall be paid maximum up to the benefit period as specified in the Policy Schedule / Certificate of Insurance.	
9	**Claims /Claims Procedure**	**For Claims visit** : https://www.rahejaqbe.com/claims/health-claims **Download claim form** https://www.rahejaqbe.com/claims/health-claims	Clause 5.2.22
10	**Policy Servicing**	customercare@rahejaqbe.com Toll Free No -1800 102 7723 (9 am to 8 pm, Mon to Sat)	
11	**Grievances /Complaints**	The Grievance Cell, Raheja QBE General Insurance Company Limited Fulcrum, 501 & 502, A wing, 5th Floor, International Airport project road, Sahar, Andheri East, Mumbai - 400059, India. Toll free: 1800-102-7723 (Toll Free - 9 Am to 8 PM, Monday to Saturday) E-mail: customercare@rahejaqbe.com Escalation level 1- complaintsofficer@rahejaqbe.com Escalation level 2- grievancehead@rahejaqbe.com For Senior Citizen: Telephone : 022-69155050 Email: seniorcitizencare@rahejaqbe.com IRDAI Integrated Grievance Management System – https://bimabharosa.irdai.gov.in/ Insurance Ombudsman – The contact details of the Insurance Ombudsman offices have been provided in policy wordings or on below website: https://www.cioins.co.in/	Clause 5.1.8
12	**Things to remember**	**Free Look cancellation:** You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy. Process as per policy wordings.	Clause 5.2.17
		Policy renewal: Except on grounds of fraud, moral hazard or misrepresentation or non-cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn.	Clause 5.2.6

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12	**Things to remember**	**Migration and Portability:** When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer. For Detailed Guidelines on portability and migration, kindly refer the link: https://www.rahejaqbe.com/uploads/images/health-basic-guideline/pdf/download/Portability%20and%20Migration%20Guidelines.pdf	Clause 5.1.3
		Change in Sum Insured: Sum Insured can be changed (increased/decreased) only at the time of renewal or at any time, subject to underwriting by the company. For increase in SI, the waiting period if any shall start afresh only for the enhanced portion of the sum insured.	Clause 5.2.19
		Moratorium Period: After completion of five continuous years under the policy no look back to be applied. This period of five years is called as moratorium period. The moratorium would be applicable for the sum insured of the first policy and subsequently completion of five continuous years would be applicable from date of enhancement or sum insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance policy shall be contestable except for prover fraud and permanent exclusions specified in the policy contract.	Clause 5.2.16
13	**Your Obligations**	Please disclose all pre-existing disease/s or condition/s, personal habits, major illness or hospitalization history before buying a policy. Non-disclosure may affect the claim settlement.	

I have read the above and confirm having noted the details.

Place
Date

(Signature of the Policy)

Note	1. You may find product related documents on https://www.rahejaqbe.com/health-insurance
	2. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.