

Raheja QBE General Insurance Company Limited

5th Floor, A Wing, Fulcrum, IA Project Road, Sahar, Andheri East, Mumbai – 400059, India.
 Tel: 022 69155050 | Email: customercare@rahejaqbe.com | 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	Group Loan Insurance Policy.	
2	Policy Number	Xxxxxxxxxx	
3	Type of Insurance Product/Policy	Benefit Product	
4	Sum Insured	Individual Sum Insured	
5	Policy Coverage	List of Benefits	
	Type of Cover	Coverage	
	Base Cover	Accidental Death (as per benefits mentioned in policy wordings)	Section 1- 1.A.1
	Optional Cover	Permanent Total Disablement (as per benefits mentioned in policy wordings)	1.A.1.a
	Optional Cover	Permanent Partial Disablement (as per benefits mentioned in policy wordings)	1.A.1.b
	Optional Cover	Child Education Benefit (as per benefits mentioned in policy wordings)	1.A.1.c
	Base cover	Critical Illness (Defined as per policy wordings)	Section 2
	Addon Cover	Utility Bill (as per benefits mentioned in policy wordings)	2.E
	Optional Cover	Hospital Daily Cash (as per benefits mentioned in policy wordings)	Section 3
	Optional Cover	Involuntary Loss of Job(as per benefits mentioned in policy wordings)	Section 4

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Exclusions		
6	Personal Accident Section	<p>(i) No claim shall be payable under this section in case of any PTD/PPD arising out of accident for which medical care, treatment or advice was recommended by or received from a Doctor or from which the Insured suffered disability and diagnosed before the commencement of the Policy Period.</p>
		<p>(ii) Any Pre-existing condition or Disability arising out of a Pre-existing Diseases or any complication arising therefrom. Pre-existing Disease means any condition, ailment, injury or disease / critical illness / disability: 36 months Prior to the effective date of the policy issued by the insurer or its reinstatement. Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.</p>
		<p>(iii) Any payment in case of more than one claim under the Policy during any one Policy Period by which our maximum liability in that period would exceed the Sum Insured. This would not apply to payments made under Involuntary Loss of Job, Child Education Benefit fund or any other Ad – on pertaining to Personal Accident of the Policy.</p>
		<p>(iv) Suicide or attempted suicide, intentional self-inflicted injury or acts of self destruction.</p>
		<p>(v) Certification by a Medical Practitioner who share is a member of the Insured Person's Family is the same residence as the Insured Person's family.</p>

Section 1.C

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Personal Accident Section	<p>(vi) Death or disablement arising out of or attributable to foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), participation in any naval, military or airforce operation, civil war, public defence, rebellion, revolution, insurrection, military or usurped power.</p>	Section 1.C
	<p>(vii) Benefit under Accidental Death, Permanent Total Disablement, Permanent Partial Disablement arising from Bacterial / Viral infections (except pyogenic infection which occurs through an Accidental cut or wound).</p>	
	<p>(viii) Benefit under Accidental Death, Permanent Total Disablement, Permanent Partial Disablement arising from medical or surgical treatment except as necessary solely and directly as a result of an Accident.</p>	
	<p>(ix) Death or disablement arising or resulting from the Insured Person committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanor or civil commotion with criminal intent.</p>	
	<p>(x) Death or disablement arising from or caused due to use, abuse or a consequence or influence of an abuse of any substance, intoxicant, drug, alcohol or hallucinogen unless administered by / prescribed on the advice of a physician / Medical Practitioner.</p>	
	<p>(xi) Death or disablement caused by participation of the Insured Person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable.</p>	

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	<p>(xii) Insured Persons whilst engaging in a speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports in so far as they involve the training for or participation in competitions or professional sports, or involving a naval, military or air force operation and is specifically specified in the Schedule.</p> <p>(xiii) Working in underground mines, tunneling or explosives, or involving electrical installation with high tension supply, or as jockeys or circus personnel, or engaged in Hazardous Activities.</p> <p>Personal Accident Section</p> <p>(xiv) Death or disablement arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.</p> <p>a. 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.</p> <p>b. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) microorganisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death.</p>	
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Section 1.C

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Personal Accident Section	<p>(xv) In respect of Insured Event which occurs whilst the Insured Person is operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft, or Scheduled Airlines or is engaging in aviation or ballooning, or whilst the Insured person is mounting into, or dismounting from or traveling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any Scheduled Airline anywhere in the world;</p>		
	<p>(xvi) In respect of death, injury or disablement of Insured Person (a) from engaging in or participation in adventure sports including but not limited to winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters, participation in any Professional Sports, any bodily contact sport or any other hazardous or potentially dangerous sport for which the Insured Person is untrained, unless specifically covered under the Policy (b) caused by venereal disease or insanity;</p>		
	<p>(xvii) Congenital external diseases, defects or anomalies or in consequence thereof</p>		
	<p>(xviii) Any Physical, medical condition or treatment or service that is specifically excluded in this policy.</p>		
	<p>(xix) Death or disablement resulting caused by Medical treatment traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy. Any death or disablement resulting due to miscarriages (unless due to an accident) and lawful medical termination of pregnancy during the policy period.</p>		

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Critical Illness Section	<p>Any Illness, sickness or disease other than those specified as Critical Illnesses under this Policy.</p> <p>Any claim with respect to any Critical Illness diagnosed prior to Policy start date or arising in the first 90 days of the Policy Period.</p> <p>Any Pre-existing Disease; Injury or any complication arising therefrom.</p> <p>Pre-existing Disease means any condition, ailment, injury or disease / critical illness / disability: 1. That is/are diagnosed by a physician within 36 months prior to the effective date of the policy issued by the insurer or its reinstatement; or</p>	Section 2.C
	<p>2. For which medical advice or treatment was recommended by, or received from, a Physician within 36 months Prior to the effective date of the policy issued by the insurer or its reinstatement.</p>	
	<p>Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.</p>	
	<p>If the Insured Person does not submit a medical certificate from a doctor evidencing diagnosis of Illness or Injury or occurrence of the medical event or the undergoing of the medical / surgical procedure in relation to the claim of the particular Insured Person.</p>	
	<p>Any Critical Illness arising out of use, abuse or consequence or influence of any substance, intoxicant, drug, alcohol or hallucinogen unless administered by / prescribed on the advice of a physician / Medical Practitioner;</p>	
	<p>Narcotics used by the Insured Person unless taken as prescribed by a registered Medical Practitioner,</p>	
	<p>Any Critical Illness caused due to intentional self-injury, suicide or attempted suicide;</p>	

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Critical Illness Section	<p>Any Critical Illness, caused by or arising from or attributable to a foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), civil war, public defense, rebellion, revolution, insurrection, military or usurped power;</p> <p>Any Critical Illness caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.</p> <p>Working in underground mines, tunneling or involving electrical installations with high tension supply, or as jockeys or circus personnel;</p> <p>Insured Persons whilst engaging in a speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports in so far as they involve the training for or participation in competitions or professional sports, or involving a naval, military or air force operation;</p> <p>External Congenital Anomalies or disease or defects or any complications or conditions arising therefrom including any developmental conditions of the Insured;</p> <p>Participation by the Insured Person in any flying activity, except as a bona fide, fare- paying passenger of a recognized airline on regular routes and on a scheduled timetable.</p> <p>Any Critical Illness based on certification/diagnosis/treatment from persons not registered as Medical Practitioners, or from a Medical Practitioner who is practicing outside the discipline that he is licensed for;</p>	Section 2.C

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Critical Illness Section	<p>Any Critical Illness caused due to any treatment, including surgical management, to change characteristics of the body to those of opposite sex.</p>
	<p>Any Critical Illness caused due to cosmetic or plastic surgery or any treatment to change the appearance unless for reconstruction following an Accident, Burn(s), or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.</p>
	<p>Any Critical Illness caused due to surgical treatment of obesity that does not fulfil all the below conditions:</p> <ol style="list-style-type: none"> a. Surgery to be conducted is upon the advice of the Doctor b. The Surgery / Procedure conducted should be supported by clinical protocols c. The member has to be 18 years of age or older and d. Body Mass Index (BMI): <ul style="list-style-type: none"> • greater than or equal to 40 or • greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss: <ol style="list-style-type: none"> i. Obesity related cardiomyopathy ii. Coronary heart disease iii. Severe Sleep Apnea iv. Uncontrolled Type 2 Diabetes
	<p>Any Critical Illness arising or resulting from the Insured Person committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanor or civil commotion with criminal intent;</p>
	<p>In the event of the death of the Insured Person within the stipulated survival period as set out above.</p>

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Critical Illness Section	<p>Any Critical Illness caused by Medical treatment traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy. Any Critical Illness caused due to miscarriages (unless due to an accident) and lawful medical termination of pregnancy during the policy period.</p>	Section 2.C
	<p>Any Critical Illness caused by sterility and infertility. This includes:</p> <ul style="list-style-type: none"> • Any type of contraception, sterilization • Assisted Reproductive services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI • Gestational Surrogacy • Reversal of sterilization 	
	<p>Any Critical Illness caused due to treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reason.</p>	
	<p>Any Critical Illness caused by any unproven/ experimental treatment, service and supplies for or in connection with any treatment. Unproven / experimental treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.</p>	
Hospital Daily Cash	<p>Any condition, ailment or injury or related condition(s) for which You had and / or were diagnosed, and / or received medical advice / treatment within 36 months to prior to the first policy issued by Us.</p>	3.1.A
	<p>Routine eye tests, dental treatment or other examination and/or tests not incidental to the treatment or diagnosis of an injury, sickness or disease</p>	

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Hospital Daily Cash	Sleep disorder, Parkinson and Alzheimer's disease, external congenital diseases defects or anomalies, general debility, or exhaustion ("run-down condition"); stem cell implantation or surgery, or growth hormone therapy.
	Sterility, treatment whether to effect or to treat infertility, any fertility, sub-fertility or assisted conception procedure, surrogate or vicarious pregnancy, birth control, contraceptive supplies or services including complications arising due to supplying services.
	Dental treatment or other examination and/or tests not incidental to the treatment or diagnosis of an injury, sickness or disease.
	Circumcisions unless required as a part of treatment of an illness or injury; laser treatment for correction of eye due to refractive error; aesthetic or change-of-life treatments of any description such as sex transformation operations, treatments to do or undo changes in appearance or carried out in childhood or at any other times driven by cultural habits, fashion or the like or any procedures which improve physical appearance.
	Prostheses, cosmetic surgery or reconstructive surgery unless as a result of an accidental injury
	Custodial care, bed rest, convenience care, convalescence, general debility, rest cure
	Any treatment relating to obesity, weight reduction, weight improvement
	Self-inflicted injuries or attempted suicide
	War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons / materials, chemical and biological weapons, radiation of any kind, any epidemics recognized by government or WHO.
	Any injury, sickness or disease received as a result of the insured person committing any breach of law,

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Hospital Daily Cash	Any injury, sickness or disease received as a result of the insured person being under the influence of alcohol or drugs other than in accordance with the directions of a registered medical practitioner,	3.1.A
	Any injury, sickness or disease received as a result of the insured person taking part in any naval, military or air force operation,	
	Any injury, sickness or disease received as a result of the insured person participating in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition	
	Any injury, sickness or disease received as a result of aviation, gliding or any form of aerial flight other than on a scheduled commercial airline as a bona fide passenger (whether fare paying or not), pilot or crew member	
	Experimental, investigational or unproven treatment devices and pharmacological regimens.	
	Any procedure primarily for diagnostic or preventive purposes, which are not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any illness for which confinement is required at a Hospital.	
	Any treatment or part of a treatment that is not medically necessary.	
Loss of Job	No benefit shall be payable under this benefit in the event of termination, dismissal, temporary suspension or retrenchment from employment of the insured being attributed to any dishonesty or fraud or poor performance on the part of the insured or his willful violation of any rules of the employer or laws for the time being in force or any disciplinary action against the insured by the employer.	4.1.C

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		No benefit shall be payable under this benefit in connection with or in respect of: a. Self-employed persons; b. Any claim relating to unemployment from a job which is casual, temporary, seasonal or contractual in nature or any claim relating to an employee not on the direct rolls of the employer; c. Any voluntary unemployment; d. Unemployment due to downsizing; cost cutting closure etc. OR due to CI arising within the first 90 days of inception of the policy period of each Insured.	
	Loss of Job	No benefit shall be payable due to any unemployment from a job under which no salary or any remuneration is provided to the insured	4.1.C
		No benefit shall be payable due to any suspension from employment on account of any pending enquiry being conducted by the employer / Public Authority	
		No benefit shall be payable due to any unemployment due to resignation, retirement whether voluntary or otherwise	
		No benefit shall be payable due to any unemployment due to non-confirmation of employment after or during such period under which the insured was under probation.	
7	Waiting Period	Pre-Existing Diseases (36 months) 30-day waiting period 90-day waiting period Survival Period-7 days Specific illness waiting period (36/24 months)	

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8	Financial Limits	Details mentioned in policy wording	
9	Claims /Claims Procedure	<p>For Claims visit : https://www.rahejaqbe.com/claims/health-claims Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization.</p> <p>Turn Around Time (TAT) for claims settlement: TAT for preauthorization of cashless facility: 1 Hours TAT for cashless final bill authorization: 3 Hours</p> <p>Network Hospital details: https://www.rahejaqbe.com/hospital-locator Helpline number: 18001027723</p> <p>Blacklisted Hospitals list (No claims will be accepted): https://www.rahejaqbe.com/frontend/images/network-hospital/Raheja_QBE_General_Insurance_List_of_Excluded_Providers.pdf</p> <p>Download claim form https://www.rahejaqbe.com/frontend/images/group-loan-insurance/pdf/download/claim-form.pdf</p>	D.4
10	Policy Servicing	customercare@rahejaqbe.com Toll Free No -1800 102 7723 (9 am to 8 pm, Mon to Sat)	

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11	Grievances /Complaints <p>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)</p> <p>E-mail: customercare@rahejaqbe.com Escalation level 1- complaintsofficer@rahejaqbe.com Escalation level 2- grievancehead@rahejaqbe.com</p> <p>For Senior Citizen: Telephone : 022-69155050 Email: seniorcitizencare@rahejaqbe.com</p> <p>IRDAI Integrated Grievance Management System – https://bimabharosa.irdai.gov.in/</p> <p>Insurance Ombudsman – The contact details of the Insurance Ombudsman offices have been provided as Annexure-B of Policy document or on below website: https://www.cioins.co.in/</p>	Section G
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12	Things to remember	<p>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.</p>	
		<p>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.</p>	
		<p>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 http://www.rahejaqbe.com/frontend/images/health-basic-guideline/pdf/download/Portability_Migration_Guideline.pdf</p>	
		<p>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.</p>	
		<p>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 proven fraud and permanent exclusions specified in the policy contract.</p>	

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13	Your Obligations	<p>Please disclose all pre-existing disease/s or condition/s, personal habits, major illness or hospitalization history before buying a policy.</p> <p>Non-disclosure may affect the claim settlement.</p>	
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Declaration by the Policy Holder

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

Place
Date

(Signature of the Policy Holder)

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