Customer Information Sheet (Description is illustrative and not exhaustive)

SI No	TITLE	DESCRIPTION					
1.	Produ ct	Arogya Sanjeevani Policy - Acko General Insurance					
	Name						
2.	What am I	a) Hospitalization expenses	-				
	covered	Expenses incurred on hospitalization for minimum period of 24 hours including	4.1				
	for	pre-hospitalization expenses for a period of 30 days and post hospitalization					
		expenses for a period of 60 days.					
		b) Day Care Procedures	4.1.1				
		Medical expenses for day care procedures.					
		c) AYUSH Coverage	4.2				
		Expenses incurred on hospitalization under AYUSH Treatment.	4.0				
		 d) Expenses incurred on treatment of cataract. a) Expenses incurred on depted treatment and Plastic Surgery Necessiteted due. 	4.3				
		e) Expenses incurred on dental treatment and Plastic Surgery: Necessitated due to disease or injury.					
		 f) Ambulance Charges: Expenses on road Ambulance subject to a maximum of 	4.1.1				
		Rs.2000/- per hospitalization.	4.1.1				
3.	What	Following is a partial list of the policy exclusions. Please refer to the policy					
	are the	document for the complete list of exclusions:					
	Major		7 1				
	exclusion	a) Admission primarily for investigation & evaluation	7.1				
	s in the	b) Admission primarily for rest Cure, rehabilitation and respite care	7.2				
	policy	 c) Expenses related to the surgical treatment of obesity that do not fulfil certain conditions 	7.3				
		d) Change-of-Gender treatments	7.4				
		e) Expenses for cosmetic or plastic surgery	7.5				
		 f) Expenses related to any treatment necessitated due to participation in hazardous or adventure sports 	7.6				
4.	Waitin g	 a) Pre-Existing Diseases will be covered after a waiting period of forty-eight (48) months of continuous coverage 	6.1				
	period	 Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to 	6.2				
		 an accident. c) Specified surgeries/treatments/diseases are covered after specific waiting period of 24 months d) Specified surgeries/treatments/diseases are covered after specific waiting 	6.3				
		period of 48 months					
5.	Payment	Payment on indemnity basis (Cashless/ Reimbursement)					
	basis						

6.	Loss	In case	of a claim, this policy require	es you to share the following costs:					
0.	sharing	a) Expenses exceeding the following Sub-limits:							
	_	i. Room Charges (Hospitalization):							
		 Room Rent - Up to 2% of SI, subject to max of INR 5,000 per day 							
		b. ICU charges - Up to 5% of SI subject to max of INR 10,000 per							
		day. c. In case Room/ICU/ICCU rent exceeds the limits specified the							
				ct to the proportionate deduction.					
		ii.	Cataract - Up to 25% of Sur	m Insured or Rs.40,000/- whichever is lower.	4.3				
		iii.	-	and Advancements in technology: Up to 50%	4.6				
			-	Policy shall be subject to a Co-payment of 5%	9.3				
			cable to claim amount adm tions of the Policy	nissible and payable as per the terms and					
7.	Renewal			able except on grounds of fraud, moral					
	Condition			sured person. Renewal shall not be denied	10.16				
	S	policy ye		made a claim or claims in the preceding					
8.	Renewal		tive bonus:						
0.	Benefits			% in respect of each claim free year subject					
			maximum of 50% of SI.		5				
		b) In the event of claim the cumulative bonus shall be reduced at the same							
		rate							
9.	Cancellatio	such an event, the Company shall refund premium on short term rates for the							
	n								
		unexpired Policy Period as per the rates detailed in the policy terms and conditions.b) The Company may cancel the policy at any time on grounds of							
		,	misrepresentation, non-disclosure of material facts, fraud by the Insured						
	Person by giving 15 days' written notice.								
10.	Claims	a) For Cashless Service:							
		The list o	f Network Hospitals can be t	found out on our website www.acko.com	9				
		b) For Reimbursement of Claim							
		For reimbursement of claims the insured person may submit the necessary							
		documents to TPA/Company within the prescribed time limit as specified							
	hereunder.								
		SI	Type of Claim	Prescribed Time limit					
		No							
		1	Reimbursement of	Within thirty days of date of					
			hospitalization, day care	discharge from hospital					
			and prehospitalization						
			expenses						
		2	Reimbursement of post	Within fifteen days from completion					
			hospitalization expenses	of post hospitalization treatment					

	For details on claim procedure please refer the policy document.	
11. Policy Servic	 Address: Acko General Insurance Limited, #36/5, Hustlehub One East, 27th Main Rd, Sector 2, HSR Layout, Bengaluru, Karnataka - 560102 Our website: www.acko.com Email: hello@acko.com Toll Free: 1860 266 2256 	
Grieva Compl	 Grievance Redressal Officer 3rd Floor, F-wing Lotus Corporate Park, Goregaon East, Mumbai 400063 Email: <u>grievance@acko.com</u> b) IRDAI Integrated Grievance Management System - https://igms.irda.gov.in/ c) Insurance Ombudsman - The contact details of the Insurance Ombudsman 	11
12. Insure Rights	offices have been provided as Annexure-B of Policy document. a) Free Look period of 15 days from the date of receipt of the policy shall be applicable at the inception.	0.19
	b) Lifelong renewability (except on certain specific grounds) 1	0.16
	c) Right to migrate from one product to another product of the company (Note: Insurer to provide e-mail and address of the Person to be contacted)	0.14
	d) Right to port the from one company to another company (Note: Insurer to provide e-mail and address of the Person to be contacted)	0.15
	e) Change in SI during the policy term or at the time of renewal (Insurer to	0.2′
	 f) Turn around time (TAT) Pre-Authorisation - first response within 2 hours of receiving request. Settlement of reimbursement claims - 30 days from the date of receipt of last necessary document. 	
13. Insure Obliga	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.	

ANNEXURE: BENEFIT ILLUSTRATION

Illustration 1:

Age of the Members Insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on floater basis with overall Sum Insured (Only one sum insured is available for the entire family)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount (if any)	Premium after discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of the family (₹)	Floater discount (if any)	Premium after discount (₹)	Sum Insured (₹)
16 – 20	3,431	3,00,000	3,431	0	3,431	3,00,000				
21 - 25	3,431	3,00,000	3,431	0	3,431	3,00,000				
31 - 35	3,897	3,00,000	3,897	0	3,897	3,00,000	39,528	12,116	27,412	
36 – 40	3,897	3,00,000	3,897	0	3,897	3,00,000				3,00,000
51 – 55	6,694	3,00,000	6,694	0	6,694	3,00,000				
56 - 60	8,219	3,00,000	8,219	0	8,219	3,00,000				
61 – 65	9,957	3,00,000	9,957	0	9,957	3,00,000				
family is ₹ 3 is covered s	um for all memb 9,528 when eac eparately. d available for e	h member	Total Premium for all members of the family is ₹ 39,528 when they are covered under a single policy.				Total Premium when policy is opted on a floater basis is ₹ 27,412. Sum Insured ₹ 3,00,000 is available for the entire family			
	arately is ₹ 3,00		Sum Insured available for each family member is ₹ 3,00,000							

Coverage assumptions:
 The family of the proposer comprises spouse, one daughter and one son.
 Parents and mother-in-law are covered additionally
 Age band of family members:

Relationship	Age Band
Self	36 – 40
Spouse	31 – 35
Father	56 – 60
Mother	51 - 55
Mother-in-Law	61 – 65
Son	16 – 20
Daughter	21 – 25

4. Coverage is standard

Illustration 2:

Age of the Members Insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on floater basis with overall Sum Insured (Only one sum insured is available for the entire family)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount (if any)	Premium after discount (₹)	Sum Insured (₹)	Premium or consolidated premium for all members of the family (₹)	Floater discount (if any)	Premium after discount (₹)	Sum Insured (₹)
16 – 20	3,431	3,00,000	3,431	0	3,431	3,00,000				
21 – 25	3,431	3,00,000	3,431	0	3,431	3,00,000	47.454	5,972	11,482	3,00,000
41 - 45	4,491	3,00,000	4,491	0	4,491	3,00,000	17,454			
46 – 50	6,101	3,00,000	6,101	0	6,101	3,00,000				
Total Premiu the family is member is c		en each	Total Premium for all members of the family is ₹ 17,454 when they are covered under a single policy.				Total Premium basis is ₹ 11,48	32.		

Sum Insured available for each member separately is ₹ 3,00,000 Sum Insured available for each family member is ₹ 3,00,000

Sum Insured ₹ 3,00,000 is available for the entire family

- Coverage assumptions:
 The family of the proposer comprises spouse, one daughter and one son.
 Parents are covered additionally
 Age band of family members:

Relationship	Age Band
Self	46 – 50
Spouse	41 – 45
Son	16 – 20
Daughter	21 – 25

4. Coverage is standard.