



carē shield add-on

Customer information sheet

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

Title	Description (Please refer to the applicable Policy Clause number in next column)	Policy Clause Number
Name of the Insurance Product /Policy	Care Shield Add-on	
Policy Number		
Type of the Insurance Product /Policy	As per Base Policy	
Sum Insured (Basis) (Along with amount)	As per Base Policy	
Policy Coverage (What the policy covers?) (Policy Clause Number/s)	Claim Shield - List of items excluded under Base Policy shall be covered upto applicable Base Policy Sum Insured	2.1
	No Claim Bonus Shield - If total payable claim amount in a Policy Year is less than 25% Sum Insured, then No Claim Bonus (No Claim Bonus Super, if opted) as applicable in Base Policy shall not be reduced.	2.2
	Inflation Shield - Inflation Shield The Base Policy Sum Insured will be increased on cumulative basis at each renewal on the basis of inflation rate in previous year. In case inflation rate of previous year is not available at renewal, then the inflation rate available for penultimate calendar year shall be considered.	2.3
Exclusions (What the policy does not cover)	This Add-on policy shall follow exclusions as mentioned in the Base policy.	3.2
Waiting Period - Time period during which specified diseases/treatments are not covered - It is counted from the beginning of the policy coverage.	None. However, this Add-on Policy shall follow waiting periods applicable in Base Policy.	3.1
Financial limits of coverage i. sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit) ii. Co-payment (It is a specified amount / percentage of the admissible claim amount to be paid by policyholder/ insured) iii. Deductible (It is a specified amount : - up to which an insurance company will not pay any claim , and - which will be deducted from total claim amount is more than the specified amount) iv. Any other limit (as applicable)	This Add-on Policy shall follow same as in Base Policy.	
Claims/ Claims Procedure	Claim Procedure and Management under this Add on Policy shall be same as the Base Policy.	4

Policy Servicing	<p>i. Call center number of the insurer - whatsapp number: 8860402452</p> <p>ii. Details of Company officials - Customer Service Care Health Insurance Limited , Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector- 43, Gurugram - 122009</p>	
Grievances/Complaints	<p>In case of any grievance the Insured Person may contact the Company through</p> <p>Website/link: https://www.careinsurance.com/customer-grievance-redressal.html</p> <p>Mobile App : Care Health- Customer App</p> <p>Toll free (whatsapp number): 8860402452</p> <p>Courier: Any of Company's Branch Office or corporate office</p> <p>If Insured Person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. https://www.cioins.co.in/Ombudsman</p> <p>Grievance may also be lodged at IRDAI integrated Grievance Management System - https://bimabharosa.irdai.gov.in/</p>	5.19
Things to remember	<p>Free Look cancellation: Free look Period under this Add-on policy will be similar to the base policy</p>	5.8
	<p>Policy renewal: Except on grounds of fraud, moral hazard or misrepresentation or non-cooperation, renewal of the policy shall not be denied, provided the policy is not withdrawn.</p>	
	<p>Migration and Portability : Conditions under this Add-on policy will be similar to the base policy.</p>	5.16
	<p>Moratorium Period: Conditions under this Add-on policy will be similar to the base policy.</p>	
Your Obligations	<p>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement.</p> <p>Disclosure of other material information during the policy period.)</p> <p>Disclosure to Information Conditions under this Add-on policy will be similar to the base policy.</p> <p>Material Change Conditions under this Add-on policy will be similar to the base policy.</p>	5.1 & 5.3

- i. For the product terms and conditions and other documents, including CIS , please refer the web link: <https://www.careinsurance.com/other-downloads.html>
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail please refer the Policy Schedule for the applicable benefits.



Care Health Insurance Limited

Registered Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019
Correspondence Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road,
Sector-43, Gurugram-122009 (Haryana)

CIN: U66000DL2007PLC161503 UIN: RHIHLIA21168V012021

IRDAI Registration Number - 148

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Care Health-
Customer App



WhatsApp
8860402452

Self Help Portal:

www.careinsurance.com/self-help-portal.html

Submit Your Queries/Requests:

www.careinsurance.com/contact-us.html