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HEALTH[®]
INSURANCE

**BEST CLAIM SETTLEMENT
COMPANY OF THE YEAR**

9th ANNUAL INDIA INSURANCE SUMMIT & AWARDS 2025



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Customer Information Sheet

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 Advanced	
Policy Number		
Type of the Insurance Product /Policy	Both Indemnity and Benefit	
Sum Insured (Basis) (Along with amount)	As per Benefit opted	
Policy Coverage (What the policy covers?) (Policy Clause Number/s)	1. Claim Shield+ List of items (list I, II, III and IV under Annexure I) excluded under Base Policy shall be covered up to applicable Base Policy Sum Insured	3.1
	2. Claim Shield List of items (list I under Annexure I excluded under Base Policy shall be covered up to applicable Base Policy Sum Insured.	3.2
	3. 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.	3.3

	4. 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. 5. Care Shield Plus A. Claim Shield List of items (list I, II, III and IV under Annexure I) excluded under Base Policy shall be covered up to applicable Policy Sum Insured. B. 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. C. 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. 6. PED Wait Period Modification PED Wait Period gets modified to 0 day/1 year/ 2 years (as opted). 7. Named Ailments wait period Modification Named Ailment Wait Period gets modified to 0 day/ 1 year/3 year from 2 years.	3.4 3.5 3.6 3.7
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	8. Initial Wait Period Modification Initial wait period shall be modified to 0 day. 9. Return of Premium In case No Claim is made for the preceding 5 consecutive Policy Years, then 1st Policy Year premium of base plan shall be adjusted from upcoming renewal premium. 10. Policyholder-Child Protection In case of death of policyholder, 25% discount shall be given on upcoming renewal premium till Insured Dependent child's age of 30 years. Entry age of Dependent Child should be <= 25 years. 11. Spouse Care After marriage if the spouse is added in existing Policy of Insured Person. Then the Spouse shall be eligible for the Bonus that is already available in the Policy. 12. Additional Sum Insured for Defined Critical Illnesses Additional SI of Up to 100% of SI or Rs.25L whichever is lower, if an Insured is admitted under In-patient Care/ Day Care Treatment due to listed Critical illness. 13. Plus Benefit Additional 30%, 40%, 50%, 100%, 200%, 300%, 400%, 500% SI from day 1 14. Assisted Reproductive Treatment Covered up to 50K/ 1 lac/2Lac /5 lac	3.8 3.9 3.10 3.11 3.12 3.13 3.14
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	15. Modification of Robotic Surgery Coverage for Robotic Surgery under Advance Technology Methods shall be limited up to 30% / 50% of SI. 16. Be-fit+ Unlimited visits to Fitness centers can be availed by Insured members aged above 12 years. 17. Instant Cover Option 1: No PED wait period for Diabetes/ Hypertension/ Hyperlipidemia / Asthma. Option 2: No PED wait period (for Diabetes/ Hypertension/ Hyperlipidemia / Asthma/ Chronic Obstructive Pulmonary Disease (COPD)/ Obesity/ Coronary Artery Disease with PTCA done prior to 1 year. 18. Waiver of Proportional Charges Insured Person will not bear the ratable proportion on Associate Medical Expenses except Room Rent charges 19. Durable Medical Equipment Durable medical equipment (including but not limited to wheelchairs, hearing aids) which are medically prescribed at the time of discharge as a medical aid. 20. Maternity Cover Maternity Expenses incurred for delivery of child covered up to specified amount during Policy Period. - Specified wait period shall be applicable. - Coverage shall be available only for	3.15 3.16 3.17 3.18 3.19 3.20
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	Primary Insured Person and/or Primary Insured Person's spouse of age 18 to 45 years - Medical expenses incurred on assisted reproductive treatment shall also be covered - New Born Baby shall be covered within Maternity Expenses Sum Insured limit	
	21. Surrogacy Care Cover In-patient Hospitalization Expenses related to complications arising during pregnancy & post – partum delivery for the Surrogate Mother.	3.21
	22. Oocyte Care Cover In-patient Hospitalization Expenses related to complications arising due to Oocyte retrieval of Oocyte donor.	3.22
	23. Unlimited Care We will Indemnify the Hospitalization Expenses incurred in respect of the Insured Person for any one claim during the lifetime of the Policy without any limits on the Base Sum Insured.	3.23
	24. Cumulative Bonus Booster Provide Cumulative Bonus up to 100% of Base Policy SI per year irrespective of claim for unlimited period on continuous renewal of Policy.	3.24
	25. Room Rent Modification Room Category/ Room Rent limit of Base Policy gets modified to General Ward maximum up to Rs. 3000 per day/ General ward/Twin Sharing Room /Single Private	3.25

	Room (as opted).	
Exclusions (What the policy does not cover)	This Add-on Policy shall follow exclusions as mentioned in the Base Policy.	
Waiting Period - Time period during which specified diseases/treatments are not covered - It is counted from the beginning of the policy coverage	Pre-existing diseases: Covered after 36 months (option to modify PED wait period available under Benefit - PED Wait Period Modification.) Named Ailment Waiting Period: 24 months for listed Named Ailments wait period (option to modify Named Ailment wait period available under Benefit – Named Ailment Wait Period Modification.) Initial waiting Period: 30 days for all illnesses (not applicable in case of continuous renewal or accidents) option to modify Initial wait period available under Benefit – Initial Wait Period Modification.	4.1(a)i. 4.1(a)ii 4.1(a)iii
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)	NA NA Durable Medical Equipment	

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)	Deductible Options- INR 0/2000/5000 NA	
Claims/ Claims Procedure	Claim Procedure and Management under this Add-on Policy shall be same as in the Base Policy. Turn Around Time (TAT) for claims settlement : I. TAT for preauthorization of cashless facility: 1 hours ii. TAT for cashless final bill authorization : 3 hours Web link- (https://www.careinsurance.com/rhicl/claim/login) for following : i. Network hospital details ii. Helpline number iii. Hospitals which are blacklisted or from where no claims will be accepted by insurer iv. Downloading/getting claim form	6.1
Policy Servicing	I. Call center number of the insurer - whatsapp number: 8860402452 ii. Details of Company officials - Customer	

	ServiceCare Health Insurance Limited , Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector– 43, Gurugram – 122009	
Grievances/Complaints	In case of any grievance the Insured Person may contact the Company through Website/link: https://www.careinsurance.com/customer-grievance-redressal.html Mobile App : Care Health- Customer App Toll free (whatsapp number): 8860402452 Courier: Any of Company's Branch Office or corporate office 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 Grievance may also be lodged at IRDAI integrated Grievance Management System - https://bimabharosa.irdai.gov.in/	5.16
Things to remember	Free Look cancellation: Free look Period under this Add-on policy will be similar to the base policy. Policy renewal: This Add-on Policy shall follow conditions as mentioned in the Base Policy. Migration and Portability: This Add-on Policy shall follow conditions as mentioned in the Base Policy.	5.15 5.10 5.8 and 5.9

	Moratorium Period: This Add-on Policy shall follow conditions as mentioned in the Base Policy.	5.12
Your Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement. Disclosure of other material information during the policy period. Disclosure to Information: Conditions under this Add-on policy will be similar to the base policy. Material Change: Conditions under this Add-on policy will be similar to the base policy.	5.1 5.18

Note:

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



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Gurugram-122009 (Haryana)

CIN: U66000DL2007PLC161503 UIN: CHIHLLA25043V012425

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