



explore carē advantage

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	Explore Advantage		
Policy Number			
Type of the Insurance Product /Policy	Indemnity		
Sum Insured (Basis) (Along with amount)	Individual basis		
	S.no.	Add-on Name	Sum Insured
	Base Benefit 1	Emergency Hotel Accommodation	Up to USD 100 / 300/ 500 / 1000 /1500 /2000 Up to € 80/ 100 / 300/ 500 / 1000 /1500 /2000
	Base Benefit 2	Staff Replacement	Up to USD 1000/ 2000 Up to € 800/1000/ 2000
	Base Benefit 3	Sports Cover	
		i. Sports Equipment Hire	Up to USD 50/ 75/ 100/ 150/ 200/ 250/ 300 Up to € 30/50/ 75/ 100/ 150/ 200/ 250/ 300
		ii. Rented Sports Equipment Damage or Loss	Up to USD 200/ 250/ 300 Up to €150/ 200/ 250/ 300
		iii. Sports Activity Coverage	Up to USD 500/ 750/ 1000 / 1500 Up to €300/500/ 750/ 1000 / 1500
	Base Benefit 4	Loan Protector	Up to INR 1 /5/10/15 / 20 / 25 Lacs
	Base Benefit 5	Airfare Allowance	Up to USD 300/ 500/ 1000 Up to € 250/ 300/ 500/ 1000
	Base Benefit 6	Self-Driven Rental Car Excess	Up to USD 50 / 100 € 40/50 / 100
	Base Benefit 7	Alternate Transport Expenses	Up to USD 300/ 500/ 1000 Up to € 250/ 300/ 500/ 1000
	Base Benefit 8	Extended Pet Stay	Up to INR 20,000/30,000/ 50,000 (Max Up to 7 / 30 Days)
	Base Benefit 9	Event Cancellation	Up to USD 500/ 750/ 1000 Up to € 400/ 500/ 750/ 1000
	Base Benefit 10	Enhanced Trip Cancellation & Interruption	As per Base Policy
Base Benefit 11	Burglary (Home Contents)	Up to INR 10,000 / 25,000/ 50,000/ 1,00,000/ 2,00,000	
Notes -			
- The list may vary depending upon the Benefit opted			
- Amount / Currency shall vary depending upon the Plan			

Policy Coverage (What the policy covers?) (Policy Clause Number/s)	Expenses in respect of : Base Benefit 1 - Emergency Hotel Accommodation - indemnifies the cost of hotel accommodation up to specified amount against this Benefit: i. For one adult Immediate Family member of the Insured Person - who has travelled from India to attend the Insured Person following the Hospitalization of the Insured Person during the Period of Insurance; and/ or ii. For Insured Person and his / her Immediate Family Member - In case if the Insured Person is unable to return to India on the scheduled date until the revised date of departure or up to 7 days from the date of discharge from the hospital, whichever is earlier. Note: Insured Person is required to be hospitalized for at least 5 consecutive days	2.1
	Base Benefit 2 - Staff Replacement – indemnifies the cost of an economy class return air fare up to specified amount which is incurred for the replacement of the Insured Person if the Insured Person's travel is pre-planned and only for occupational duties/ business purpose and if the Insured Person is unable to carry out his/her occupational duties for a continuous period of more than 7 days post discharge from hospital and the claim must be admissible under In-Patient Care of Base Policy.	2.2
	Base Benefit 3 - Sports Cover a) Sports Equipment Hire - indemnifies the cost of renting same branding/category/level of sports equipment up to specified amount against this Benefit if the sports equipment being carried by Insured Person is lost during the Period of Insurance due to Robbery/ theft or baggage containing the sports equipment is lost or delayed for 12 hours or more by Common Carrier. b) Rented Sports Equipment Damage or Loss - indemnifies the penalty/ fine charged by the sports equipment owner up to specified amount against this Benefit if Insured Person damages or loses sports equipment which was rented by him/her for personal use during the Period of Insurance. c) Sports Activity Coverage - indemnifies up to specified amount against this Benefit for which Insured Person has paid if the Insured Person is hospitalized for at least two days for an Emergency Care under Base Policy during the Period of Insurance and treating Medical Practitioner has given written advise to not take part in the sports activities during the Period of Insurance, or Insured Person has to cut short overseas Trip by early return to India and reason for trip cut short shall be admissible under Benefit 'Trip Interruption' under base policy or 'Benefit 10' under this Add-on Policy.	2.3
	Base Benefit 4 - Loan Protector - Reimburse the balance outstanding principal loan amount, against any one loan account, as on the date of death of Insured Person up to specified amount against this Benefit, if the Insured Person suffers an accidental bodily injury during the Period of Insurance which leads solely, directly and independently to the Insured Person's death within 30 days of date of accident.	2.4
	Base Benefit 5 - Airfare Allowance – Indemnifies up to specified amount against this Benefit for the fare difference for economy class return ticket of the Insured Person's original return ticket and actual return ticket, which is issued at higher rate if the Insured Person had to cancel/ reschedule the scheduled return flight due to illness or accident occurred during the Period of Insurance which result in Hospitalization of Insured Person.	2.5
	Base Benefit 6 - Self Driven Rental Car Excess - Indemnifies up to specified amount against this Benefit for the excess/ deductible that Insured Person may have to pay under a car rental agreement, if during the Period of Insurance Insured Person rent a self-driven car from a registered rental company and it is involved in an accident or stolen whilst in Insured Person's control and Insured Person is legally liable to pay.	2.6
	Base Benefit 7 - Alternate Transport Expenses - Indemnifies the reasonable expense up to specified amount against this Benefit for taking alternate transport because of cancelled, delayed, shortened or diverted scheduled transport arrangement that Insured Person had booked to travel to reach on time to any	2.7

	event or prepaid travel/tour arrangements.																															
	Base Benefit 8 - Extended Pet Stay - Indemnifies up to specified amount against this Benefit for the extended stay of domestic pet in the pet house in India maximum up to number of days specified against this Benefit, if the Insured Person's booked return journey to India is delayed for more than 24 hours.	2.8																														
	Base Benefit 9 - Event Cancellation- If the trip has been arranged specifically to attend a special event related to only sport/concert/ film events and if the event is cancelled or curtailed prior/ after Add-on Policy start date for reasons that are entirely out of Insured Person's control then the Company shall indemnify Insured Person up to specified amount against this Benefit for any irrecoverable special event ticket costs which Insured Person has paid.	2.9																														
	Base Benefit 10 - Enhanced Trip Cancellation & Interruption – Indemnifies up to specified amount against this Benefit if the outward journey as a fare paying passenger is unavoidably cancelled before the commencement of the Period of Insurance or if the Insured Person's overseas stay is unavoidably curtailed after the commencement of the Period of Insurance due to any event beyond the control of Insured Person.	2.10																														
	Base Benefit 11- Burglary (Home Contents) – Indemnifies up to specified amount against this Benefit for the loss and damage caused by Burglary and/ or attempted Burglary to the Contents of Home during the trip.	2.11																														
Exclusions (What the policy does not cover)	This Add-on Policy shall follow exclusions as mentioned in the Base Policy.	3																														
Waiting Period - Time period during which specified diseases/treatments are not covered - It is counted from the beginning of the policy coverage.	Not Applicable																															
Financial limits of coverage i. Co-payment (It is a specified amount / percentage of the admissible claim amount to be paid by policyholder/ insured)	i. Co-payment - 10% per claim- applicable on 'Emergency Hotel Accommodation' Benefit .	2																														
ii.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)	ii. Deductible applicable on - <table border="1"> <thead> <tr> <th>S.no.</th> <th>Add-on Name</th> <th>Deductible</th> </tr> </thead> <tbody> <tr> <td>Base Benefit 2</td> <td>Staff Replacement</td> <td>USD 100 € 80</td> </tr> <tr> <td>Base Benefit 3</td> <td>Sports Cover</td> <td></td> </tr> <tr> <td></td> <td>i. Sports Equipment Hire</td> <td>N/A</td> </tr> <tr> <td></td> <td>ii.Rented Sports Equipment Damage or Loss</td> <td>USD 50 € 40</td> </tr> <tr> <td></td> <td>iii.Sports Activity Coverage</td> <td>USD 100 € 80</td> </tr> <tr> <td>Base Benefit 4</td> <td>Loan Protector</td> <td>N/A</td> </tr> <tr> <td>Base Benefit 5</td> <td>Airfare Allowance</td> <td>USD 100 € 80</td> </tr> <tr> <td>Base Benefit 6</td> <td>Self-Driven Rental Car Excess</td> <td>N/A</td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	S.no.	Add-on Name	Deductible	Base Benefit 2	Staff Replacement	USD 100 € 80	Base Benefit 3	Sports Cover			i. Sports Equipment Hire	N/A		ii.Rented Sports Equipment Damage or Loss	USD 50 € 40		iii.Sports Activity Coverage	USD 100 € 80	Base Benefit 4	Loan Protector	N/A	Base Benefit 5	Airfare Allowance	USD 100 € 80	Base Benefit 6	Self-Driven Rental Car Excess	N/A				
S.no.	Add-on Name	Deductible																														
Base Benefit 2	Staff Replacement	USD 100 € 80																														
Base Benefit 3	Sports Cover																															
	i. Sports Equipment Hire	N/A																														
	ii.Rented Sports Equipment Damage or Loss	USD 50 € 40																														
	iii.Sports Activity Coverage	USD 100 € 80																														
Base Benefit 4	Loan Protector	N/A																														
Base Benefit 5	Airfare Allowance	USD 100 € 80																														
Base Benefit 6	Self-Driven Rental Car Excess	N/A																														

	Base Benefit 7	Alternate Transport Expenses	USD 100 € 80	
	Base Benefit 8	Extended Pet Stay	No Deductible/ INR 10,000	
	Base Benefit 9	Event Cancellation	USD No Deductible/ 100 Euro € No Deductible/ 80/ 100	
	Base Benefit 10	Enhanced Trip Cancellation & Interruption	As per Base Policy	
	Base Benefit 11	Burglary (Home Contents)	No Deductible/ INR 5000	
Claims/ Claims Procedure	This Add-on Policy shall follow as mentioned in 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 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</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 Grievance may also be lodged at IRDAI integrated Grievance Management System - https://bimabharosa.irdai.gov.in/</p>			5.18
Things to remember	Free Look cancellation: This Add-on Policy shall follow conditions as mentioned in the Base Policy.			5.15
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 of Information - This Add-on Policy shall follow as mentioned in the Base Policy.</p> <p>Material Change: This Add-on Policy shall follow as mentioned in the Base Policy.</p>			5.1 5.4

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



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: CHITIOA24133V012324

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