



instant carē

Customer Information Sheet

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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	Instant Care																		
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)	BASE BENEFITS 1. Instant Cover : Waive off of PED waiting period under Base Policy , If Insured Person has PED related to Diabetes/ Hypertension/ Hyperlipidemia/ Asthma under Base Policy	3.1.1																	
	2. Disease Management Program (DMP) : The following DMP's can be opted from any combination (Diagnostic tests can be availed only at the Company's network) : Asthma: <table border="1" data-bbox="378 774 938 937"> <tr> <td>Consultations</td> <td>Up to 4 consultations in a year; maximum up to Rs.750 per consultation</td> </tr> <tr> <td>Pharmacy</td> <td>Up to Rs. 6000 in a year</td> </tr> <tr> <td>Diagnostic tests</td> <td>Chest X-ray Spirometry test Physiotherapy</td> </tr> </table> Diabetes: <table border="1" data-bbox="378 997 938 1160"> <tr> <td>Consultations</td> <td>Up to 4 consultations in a year; maximum up to Rs.750 per consultation</td> </tr> <tr> <td>Pharmacy</td> <td>Up to Rs. 6000 in a year</td> </tr> <tr> <td>Diagnostic tests</td> <td>HBA1c Urine proteins – microalbuminuria Electrolytes</td> </tr> </table> Hypertension: <table border="1" data-bbox="378 1219 938 1382"> <tr> <td>Consultations</td> <td>Up to 4 consultations in a year; maximum up to Rs.750 per consultation</td> </tr> <tr> <td>Pharmacy</td> <td>Up to Rs. 6000 in a year</td> </tr> <tr> <td>Diagnostic tests</td> <td>Electrolytes Urine proteins – microalbuminuria 2D-Echo</td> </tr> </table>	Consultations	Up to 4 consultations in a year; maximum up to Rs.750 per consultation	Pharmacy	Up to Rs. 6000 in a year	Diagnostic tests	Chest X-ray Spirometry test Physiotherapy	Consultations	Up to 4 consultations in a year; maximum up to Rs.750 per consultation	Pharmacy	Up to Rs. 6000 in a year	Diagnostic tests	HBA1c Urine proteins – microalbuminuria Electrolytes	Consultations	Up to 4 consultations in a year; maximum up to Rs.750 per consultation	Pharmacy	Up to Rs. 6000 in a year	Diagnostic tests	Electrolytes Urine proteins – microalbuminuria 2D-Echo
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<p>Exclusions</p> <p>(What the policy does not cover)</p>	This Add on Policy shall follow exclusions as mentioned in the Base Policy.	4						
<p>Waiting Period</p> <p>·Time period during which specified diseases/treatments are not covered ·It is counted from the beginning of the policy coverage.</p>	Initial waiting Period : 30 days for all illnesses (not applicable in case of continuous renewal or accidents)	4.1						
<p>Financial limits of coverage</p> <p>sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)</p> <p>Co-payment (It is a specified amount / percentage of the admissible claim amount to be paid by policyholder/ insured)</p> <p>Deductible (It is a specified amount :</p> <ul style="list-style-type: none"> - 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) <p>Any other limit (as applicable)</p>	Financial limits under this Add on Policy will be similar to the Base Policy							
Claims/ Claims Procedure	Claim Procedure and Management under this Add on Policy shall be same as the Base Policy.	6.1						
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>	5.16						

<p>Grievances/Complaints</p>	<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</p> <p>Grievance may also be lodged at IRDAI integrated Grievance Management System - https://bimabharosa.irdai.gov.in/</p>	<p>5.16</p>
<p>Things to remember</p>	<p>Free Look cancellation: Free look Period under this Add-on policy will be similar to the base policy.</p>	<p>5.15</p>
	<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>5.10</p>
	<p>Migration and Portability: Conditions under this Add-on policy will be similar to the base policy.</p>	<p>5.8 and 5.9</p>
	<p>Moratorium Period: After completion of eight continuous years under the policy, no look back to be applied. This period of eight years is called the moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of eight continuous years would be applicable from date of enhancement of sums 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>	<p>5.12</p>
<p>Your Obligations</p>	<p>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement.</p>	<p>5.1</p>
	<p>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.</p>	<p>5.18</p>

- 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: CHIHLLIA23083V012223

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