

CUSTOMER INFORMATION SHEET/ /KNOW YOUR POLICY

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

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Endorsement Clause Number
1	Product Name	LIC's Female Critical Illness Benefit Rider (UIN:)	
2	Policy Number	_____	
3	Type of Insurance Product/Policy	Benefit	
4	Sum Insured (Basis)	Module 1 Sum Assured (Rs.): Module 2 Sum Assured (Rs.): Module 3 Sum Assured (Rs.): Total LIC's Female Critical Illness Benefit Rider Sum Assured (Rs.):	Rider Schedule
5	Policy Coverage (What the policy covers?)	<p>Benefit under the plan is payable under each Module as opted by the Policyholder as specified below:</p> <p>A. Module 1:</p> <ul style="list-style-type: none"> Early Stage Cancer/ Carcinoma-in-situ: On diagnosis of specified Early Stage Cancer/ Carcinoma-in-situ: 20% of Module 1 Sum Assured. Major Stage Cancer: On diagnosis of specified Major Stage Cancer: 100% of Module 1 Sum Assured less previously paid claims in respect of Early Stage Cancer/ Carcinoma-in-situ, if any. <p>B. Module 2: Common Surgeries / Illnesses in women:</p> <ul style="list-style-type: none"> Minor Surgery / Illness Claim: 20% of Module 2 Sum Assured will be payable. Major Surgery / Illness Claim: 100% of Module 2 Sum assured less Minor Surgery / Illness claim paid, if any, will be payable. <p>List of minor and major surgeries covered under the Module are as under:</p>	Condition 1 of Part – C and Annexure 1 of the Rider Endorsement

		Minor Surgeries/Illnesses	
		Skin Grafts due to accidental burns or Skin Cancer	
		Facial Surgery due to accidental injury	
		Osteoporotic Surgeries (Osteoporotic fractures of the hip and vertebra requiring surgery or repair)	
		Urinary Incontinence requiring surgical repair	
		Major Surgeries/Illnesses	
		End Stage Liver Failure	
		End Stage Lung Failure	
		Severe Rheumatoid Arthritis	
		Third Degrees Burns	
		Systemic Lupus Erythematosus	
		Multiple Sclerosis	
		C. Module 3: Pregnancy complications and Congenital Anomalies	
		<ul style="list-style-type: none"> • Pregnancy Complications: 100% of Module 3 Sum Assured. • Congenital Anomalies: 100% of Module 3 Sum Assured. 	
		Pregnancy Complications to be covered	
		Disseminated Intravascular Coagulation (after 28 weeks of pregnancy)	
		Postpartum Hemorrhage Requiring Hysterectomy	
		Severe Pre-Eclampsia and associated complications	
		Choriocarcinoma	
		Ectopic pregnancy	
		Molar Pregnancy	
		Uterine Rupture	
		Congenital anomalies in a new born	
		Down's Syndrome	
		Surgical repair of Atrial Septal Defect	
		Surgical repair of Ventricular Septal Defect	
		Surgical repair Tricuspid Atresia	
		Surgical repair of Spina Bifida	
		Surgical repair of Tetralogy of fallot	
		Surgical repair of Truncus Arteriosus	
		Surgical repair of Oesophageal Atresia and/or Tracheoesophageal Fistula	
		Surgical repair of Transposition of Great Vessels	
		Club Foot	
		Cleft Lip and / or Cleft Palate requiring surgical repair	
		Infantile Hydrocephalus	
		Surgical repair of Infantile Hypertrophic Pyloric Stenosis	
		Surgical repair of Anal Atresia	
		Osteogenesis Imperfecta	
		Surgical repair of Patent Ductus Arteriosus	

6	Exclusions (what the policy does not cover)	Specific Exclusions: The specific exclusions are as specified under each Module as below: A) <u>Module 1: Early Stage Cancer/Carcinoma-in-situ/Major Stage Cancer</u> a) Early Stage Cancer: Pre-malignant lesions and conditions, unless listed. b) Carcinoma-in-situ (CiS): Pre-malignant lesions and Carcinoma-in-situ of any organ unless listed. c) Major Stage Cancer: i. All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN - 2 and CIN-3. ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond; iii. Malignant melanoma that has not caused invasion beyond the epidermis; iv. All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below; v. Chronic lymphocytic leukaemia less than RAI stage 3 vi. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification, vii. All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs; B) <u>Module 2: Common Surgeries/ Illnesses</u> I. Minor Surgeries/Illnesses: a. Skin Grafts due to accidental burns or Skin Cancer: Correction of facial disfigurement is excluded under this benefit. b. Facial Surgery due to accidental injury: Reconstructive surgery for cosmetic purposes is specifically excluded.	Annexure 1 of the Rider Endorsement

		<p>c. Osteoporotic Surgeries (Osteoporotic fractures of the hip and vertebra requiring surgery or repair):</p> <p>Any osteoporosis caused by corticosteroid treatment or due to any other disease.</p> <p>d. Urinary Incontinence requiring surgical repair: This benefit is not payable if Urinary Incontinence was diagnosed before the Benefit Commencement Date of this benefit or date of reinstatement (if any). Surgery that includes treatment for other pathology including a hysterectomy for uterus pathology or dysfunction does not meet this condition.</p> <p>II. Major Surgeries/Illnesses:</p> <p>a. End Stage Liver Failure: Liver failure secondary to drug or alcohol abuse.</p> <p>b. Severe Rheumatoid Arthritis: Reactive arthritis, psoriatic arthritis and activated osteoarthritis..</p> <p>c. Systemic Lupus Erythematosus:</p> <ul style="list-style-type: none"> i. Discoid lupus erythematosus or subacute cutaneous lupus erythematosus. ii. Drug-induced lupus erythematosus. <p>d. Multiple Sclerosis with persisting symptoms: Other causes of neurological damage such as SLE.</p> <p>C) <u>Module 3: Pregnancy Complications and Congenital Anomalies</u></p> <p>I. Pregnancy Complications:</p> <p>a. Disseminated Intravascular Coagulation (after 28 weeks of pregnancy):</p> <ul style="list-style-type: none"> i. Bleeding / thrombosis caused by any other blood disorder ii. Thrombocytopenic purpura iii. DIC caused by infections, cancer, trauma or toxic agents <p>b. Postpartum Hemorrhage Requiring Hysterectomy:</p> <ul style="list-style-type: none"> i. Any Hysterectomy not associated with hemorrhage after delivery ii. Hysterectomy associated with birth control. <p>c. Severe Pre-Eclampsia and associated complications: Gestational (pregnancy induced) arterial hypertension</p>	
--	--	---	--

		<p>without proteinuria is not covered under this condition.</p> <p>d. Choriocarcinoma:</p> <ul style="list-style-type: none"> i. Benign hydatidiform mole ii. any other malignant tumour arising from the urogenital tract <p>e. Uterine Rupture: Uterine scar dehiscence</p> <p>II. Congenital Anomalies: Definitions under Congenital anomalies in New Born.</p> <p>a. Surgical repair of Spina Bifida: Spina bifida occulta is excluded in all cases.</p> <p>b. Surgical repair of Tetralogy of fallot: Specifically excluded are variants without the classical combination of all the above abnormalities.</p> <p>c. Club Foot: Minor deformations of the feet (e.g Metatarsus adductus), which resolve spontaneously or after simple exercise are not covered.</p> <p>d. Cleft Lip and / or Cleft Palate requiring surgical repair: So called microform clefts, which do not need corrective surgery, are excluded.</p> <p>e. Osteogenesis Imperfecta: Osteogenesis Imperfecta Type I, which is the mild form, is excluded.</p> <p>D) <u>Specific exclusions :</u></p> <p>I. Module 1 and Module 2: The following are specific exclusions for Module 1 and Module 2</p> <ul style="list-style-type: none"> 1. Diseases occurring within 180 days from the date of commencement of risk or date of revival of risk cover, whichever is later (i.e. during the waiting period). No benefit will be payable and coverage shall terminate for diagnosis and/or hospitalization and / or treatment (availed or advised) within the waiting period for the respective covered benefit. 2. Any external congenital anomaly which is not as a consequence of genetic disorder, unless the life assured has disclosed at the time of proposal and the Corporation has specifically accepted the same. <p>II. Module 3: The following are specific exclusions for</p>	
--	--	--	--

		<p>Module 3</p> <ol style="list-style-type: none"> 1. Diseases occurring within 270 days of from the date of commencement of risk or date of revival of risk cover, whichever is later (i.e. during the waiting period). No benefit will be payable and coverage shall terminate for diagnosis and/or hospitalization and / or treatment (availed or advised) within the waiting period for the respective covered benefit. 2. Benefit will not be payable for children born before the policy is taken or within 270 days of Policy commencement. 3. Birth of child with congenital disorder or complication arising when Life Assured is a carrier of surrogacy pregnancy is not covered. 4. Benefit is not payable on any surgeries performed or diagnosed after the age of 3 years for the child. 5. Benefit is not payable if Age of the Life Assured at the time of delivery of the child is more than 45 years age nearest birthday. 6. Benefit will not be applicable on adopted child or child born from a surrogate mother. 7. Any complication arising from fertility treatment including in-vitro fertilizations. 8. In case of cleft lip and / or cleft palate, the benefit shall be paid only once if both present concomitantly. 9. In case of Surgical repair of Tracheo-oesophageal fistula and / or Surgical repair of Oesophageal atresia, the benefit shall be paid only once if both present concomitantly. <p>General Exclusions:</p> <p>The following are general exclusions for the rider. The Corporation shall not be liable to pay any of the benefits covered under this Rider upon claims occurring as a result of any of the following:</p> <ol style="list-style-type: none"> 1. Any Pre-existing disease/condition i.e. any condition, ailment, injury or disease: <ol style="list-style-type: none"> a) That is/are diagnosed by a physician within 36 months prior to the effective date of the rider or date of revival of risk cover or b) For which medical advice or treatment was recommended by, or received from, a Physician within 36 months prior to the effective date of the rider or date of revival of risk cover. (The 'effective date of rider' shall be the same as the 'date of commencement of risk'.) 2. Intentional self-inflicted injury, attempted suicide, while sane or insane; 3. Alcohol or solvent abuse or taking of drugs, 	
--	--	--	--

		<p>narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner;</p> <ol style="list-style-type: none"> 4. Unreasonable failure to seek or follow medical advice, the Life Assured has delayed medical treatment in order to circumvent the waiting period or other conditions and restriction applying to this Policy; 5. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes; 6. Taking part in any naval, military or air force operation during peace time; 7. Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable; 8. Participation by the insured person in a criminal or unlawful act; 9. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping; 10. Nuclear contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature. 	
7	<p>Waiting period</p> <p>•Time period during which specified diseases/treatments are not covered</p> <p>•It is counted from the beginning of the policy coverage</p>	<p><u>Waiting period:</u></p> <ol style="list-style-type: none"> a. In respect of Module 1 and Module 2, a waiting period of 180 days will apply from the date of commencement of risk or date of revival of risk cover, whichever is later, to the first diagnosis of any of the covered Critical Illness//occurrence of one of the listed illnesses/conditions under consideration. This would mean that the benefit covered under this rider is not applicable and the Module shall terminate if any of the contingencies mentioned in Para B and C of Annexure I occurs: <ol style="list-style-type: none"> (i) at any time on or after the date on which the risk under the Policy has commenced but before the expiry of waiting period of 180 days reckoned from that date or (ii) before the expiry of waiting period of 180 days from the date of Revival. b. In respect of Module 3, a waiting period of 270 days will apply from the date of commencement of risk or date of revival of risk cover, whichever is later, to the first diagnosis of any of the covered Critical Illness / occurrence 	Condition 3 of Part C

		<p>of one of the listed illnesses, conditions under consideration. This would mean that the benefit covered under this rider is not applicable and the Module shall terminate if any of the contingencies mentioned under Para D of Annexure I occurs:</p> <ul style="list-style-type: none"> (i) at any time on or after the date on which the risk under the Policy has commenced but before the expiry of waiting period of 270 days reckoned from that date or (ii) before the expiry of waiting period of 270 days from the date of Revival. <p>However, waiting period will not apply to conditions arising directly out of accident.</p> <p><u>Survival period:</u></p> <p>If death occurs within the survival period, the policyholder shall not become eligible for benefit payment under this rider and no benefit shall be payable.</p> <ul style="list-style-type: none"> a. In respect of Module 1, a survival period of 7 days is applicable from the date of first diagnosis of Early Stage Cancer / CIS(Carcinoma-in-situ) / Major Cancer. b. In respect of Module 2, a survival period of 30 days is applicable from the date of first diagnosis/first occurrence of event of the Critical Illness under consideration. c. In respect of Module 3, a survival period of 30 days is applicable from the date of first diagnosis of a listed pregnancy complications and/or congenital anomalies. <p><u>Pre-existing Disease/Condition:</u></p> <p>Pre existing disease/condition means any condition, ailment, injury or disease:</p> <ul style="list-style-type: none"> a) That is/are diagnosed by a physician within 36 months prior to the effective date of the rider or date of revival of risk cover or b) For which medical advice or treatment was recommended by, or received from, a Physician within 36 months prior to the effective date of the rider or date of revival of risk cover. 	<p>Condition 4 of Part C</p> <p>Part B-Definition</p>
8	<p>Financial limits of coverage</p> <p>i. Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of the limit)</p>	Not Applicable	

	<p>ii. Co- payment (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured)</p> <p>iii. Deductible (It is a specified amount: - Up to which an insurance company will not pay any claim, any - Which will be deducted from total claim amount (if claim amount is more than the specified amount)</p> <p>iv. Any other limit (as applicable)</p>	<p>Not Applicable</p> <p>Not Applicable</p> <p>The “Total LIC’s Female Critical Illness Benefit” , which is the Sum of Critical Illness Benefit for all the Module(s) opted by the Life Assured shall be an amount equal to 50% of the Sum Assured on Death under the Base plan or Rs 5 lakhs, whichever is lower.</p> <p>In any case, the total maximum Critical Illness Benefit for all the Modules taken together shall not exceed Rs 5 lakh subject to the maximum Critical Illness Benefit limits for each module.</p> <p>The maximum aggregate limit for “Total LIC’s Female Critical Illness Benefit” shall be based on the Underwriting Policy of the Corporation taking all existing policies of the Life Assured under LIC’s Female Critical Illness Benefit Rider including the “Total LIC’s Female Critical Illness Benefit” under the new proposal into consideration.</p>	Condition 1 of Part – F
9	Claims/Claims Procedure	<ul style="list-style-type: none"> • Brief procedure and list of documents required including bank account details • Turn Around Time (TAT) for claims settlement: 	Condition 4 of Part – F

		<table><tr><th>S N o</th><th>Service</th><th>Description of Item / Service</th><th>TAT</th></tr><tr><td>1</td><td>Claims</td><td>Claims settlements not requiring Investigations</td><td>15 days</td></tr><tr><td></td><td></td><td>Early Claims requiring investigations - decision & payment</td><td>45 days</td></tr></table> <p>Downloading claim forms: https://licindia.in/web/guest/download-forms</p> <p>For updated details, we request you to regularly check our website www.licindia.in</p>	S N o	Service	Description of Item / Service	TAT	1	Claims	Claims settlements not requiring Investigations	15 days			Early Claims requiring investigations - decision & payment	45 days																						
S N o	Service	Description of Item / Service	TAT																																	
1	Claims	Claims settlements not requiring Investigations	15 days																																	
		Early Claims requiring investigations - decision & payment	45 days																																	
10	Policy Servicing	<p>• Turn Around Time (TAT):</p> <table><tr><th>S No</th><th>Description of Item of Service</th><th>TAT</th></tr><tr><td>1</td><td>Post Policy service requests concerning mistakes / corrections in the policy document</td><td>7 days</td></tr><tr><td>2</td><td>Free look cancellation and refund from the date of receipt of request</td><td>7 days</td></tr><tr><td>3</td><td>Change of Address (KYC norms to be complied)</td><td>7 days</td></tr><tr><td>4</td><td>Registration / Change of Nomination, Assignment</td><td>7 days</td></tr><tr><td>5</td><td>Alteration in original policy conditions (where applicable)</td><td>7 days</td></tr><tr><td>6</td><td>Decision on Policy revival after receipt of all requirements</td><td>7 days</td></tr><tr><td>7</td><td>Issue of Premium Payment certificates (PPC)</td><td>7 days</td></tr><tr><td>8</td><td>Issue of Duplicate Policy</td><td>7 days</td></tr><tr><td>9</td><td>Premium due intimation</td><td>One month before due date</td></tr><tr><td>10</td><td>Surrender or Partial withdrawal of Policy</td><td>7 days</td></tr></table> <p>➤ Helpline/Call centre number: 91-022-68276827</p> <p>➤ SMS LICHELP<POLICY NUMBER> to 9222492224</p> <p>➤ WhatsApp No- 8976862090</p> <p><u>Contact details of the Insurer:</u></p> <p>➤ Please contact us at our Branch Office, the details of</p>	S No	Description of Item of Service	TAT	1	Post Policy service requests concerning mistakes / corrections in the policy document	7 days	2	Free look cancellation and refund from the date of receipt of request	7 days	3	Change of Address (KYC norms to be complied)	7 days	4	Registration / Change of Nomination, Assignment	7 days	5	Alteration in original policy conditions (where applicable)	7 days	6	Decision on Policy revival after receipt of all requirements	7 days	7	Issue of Premium Payment certificates (PPC)	7 days	8	Issue of Duplicate Policy	7 days	9	Premium due intimation	One month before due date	10	Surrender or Partial withdrawal of Policy	7 days	
S No	Description of Item of Service	TAT																																		
1	Post Policy service requests concerning mistakes / corrections in the policy document	7 days																																		
2	Free look cancellation and refund from the date of receipt of request	7 days																																		
3	Change of Address (KYC norms to be complied)	7 days																																		
4	Registration / Change of Nomination, Assignment	7 days																																		
5	Alteration in original policy conditions (where applicable)	7 days																																		
6	Decision on Policy revival after receipt of all requirements	7 days																																		
7	Issue of Premium Payment certificates (PPC)	7 days																																		
8	Issue of Duplicate Policy	7 days																																		
9	Premium due intimation	One month before due date																																		
10	Surrender or Partial withdrawal of Policy	7 days																																		

		<p>which are mentioned in the Part A (First Page) of the policy document</p> <p>➤ Alternatively please visit https://licindia.in/branch to locate your Branch</p> <p>➤ Please visit https://licindia.in/web/guest/download-forms for downloading applicable forms and list of documents required including bank account details.</p> <p>➤ For updated details , we request you to regularly visit our website www.licindia.in</p>													
11	Grievances/ Complaint s	<table border="1"><thead><tr><th>S No</th><th>Description of Item of Service</th><th>TAT</th></tr></thead><tbody><tr><td>1</td><td>Acknowledgement to complaint</td><td>Immediately</td></tr><tr><td>2</td><td>Action on Complaint and Intimation of decision to the complainant</td><td>14 days</td></tr><tr><td>3</td><td>If complaint is NOT resolved, communicate the details to the Policyholder of the options including referring the complainant to Insurance Ombudsman / Consumer Court</td><td>14 days from original date of receipt of complaint</td></tr></tbody></table> <ul style="list-style-type: none">• Contact details of Grievance Redressal Officer of the Insurer: You may contact the Grievance Redressal Officer on the address as mentioned in the Part A (First page) of the Policy Document. Alternatively the details of Grievance Redressal Officers can be found on the below link: https://licindia.in/web/guest/grievances• Link for registering the grievance with the Insurer's portal: If you are a registered policy holder you can directly register complaint/ grievance and track its status through our Customer Portal (website) www.licindia.in. You can also contact at e-mail id: co_complaints@licindia.com for redressal of any grievances. Link for registering: https://ebiz.licindia.in/D2CPM/?_ga=2.72703123.1272923387.1677050657-120722208.1677050657#Login For Senior Citizens:	S No	Description of Item of Service	TAT	1	Acknowledgement to complaint	Immediately	2	Action on Complaint and Intimation of decision to the complainant	14 days	3	If complaint is NOT resolved, communicate the details to the Policyholder of the options including referring the complainant to Insurance Ombudsman / Consumer Court	14 days from original date of receipt of complaint	Part G of Base Policy
S No	Description of Item of Service	TAT													
1	Acknowledgement to complaint	Immediately													
2	Action on Complaint and Intimation of decision to the complainant	14 days													
3	If complaint is NOT resolved, communicate the details to the Policyholder of the options including referring the complainant to Insurance Ombudsman / Consumer Court	14 days from original date of receipt of complaint													

		<p>Email address: co_healthsc@licindia.com</p> <p>Health Toll free Number: 18004259876</p> <ul style="list-style-type: none"> • Contact details of Ombudsman: You can also approach Insurance Ombudsman whose Address and contact details is given in Part A (First page) of the Policy Document. <p>Alternatively the details of Ombudsman can be found on the below link: https://cioins.co.in</p> <p>022-69038800/69038812</p> <p><u>Of Ombudsman:</u> For redressal of Claims related grievances, claimants can also approach Insurance Ombudsman on the address as per details given in the Part A (First Page) of Base Policy Document.</p> 	
12	Things to remember	<p>Free look period: If the policyholder is not satisfied with the “Terms and Conditions” of the Rider, the Rider Endorsement alongwith Base Policy Document may be returned to the Corporation within 30 days from the date of receipt of the electronic or physical mode of policy document, whichever is earlier, stating the reason of objections. On receipt of the same the Corporation shall cancel the rider and return the amount of premium deposited for this rider after deducting the proportionate risk premium for Critical Illness Benefit for the period of cover (shall not be applicable during the waiting period), charges for stamp duty and expenses incurred on medical examination (including special reports, if any) on account of rider inclusion.</p> <p>Policy Renewal : Not Applicable Migration and Portability: Not Applicable Change in Sum Insured: Not Applicable Moratorium Period: Not Applicable</p>	Condition 7 of Part – D
13	Your Obligations	Please disclose all pre-existing disease/condition/s before buying/reviving a policy. Non-disclosure may result in claim not being paid.	

Declaration by the Policy Holder:

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Note:

- i. Product related documents including the Customer Information Sheet are available on Corporation's website www.licindia.in
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.