भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

CUSTOMER INFORMATION SHEET/ /KNOW YOUR POLICY

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

Sr. No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	**Product Name & Unique identification Number (UIN)**	**LIC's Health Shield (UIN : 512N369V01)**	Part A
2	**Policy Number**	_____	Part A
3	**Type of Insurance Product/Policy**	Benefit (Where an Insurance Policy pays a fixed amount under on the occurrence of the covered event)	Part B Definitions
4	**Sum Insured**	**Initial Daily Benefit (Rs.):** • Principal Insured …… • Other Insured (1) …… • Other Insured (2) …… • Other Insured (3) …… • Other Insured (4) …… • Other Insured (5) …… • Other Insured (6) ……	Policy Schedule
5	**Policy Coverage (What the policy covers?)**	• Hospital Cash Benefit • Major Surgical Benefit In addition, the following benefits shall also be available under Major Surgical Benefit - Ambulance Benefit - Premium waiver Benefit (PWB) - MSB Restoration • Day Care Procedure Benefit • Other Surgical Benefit • Medical Management Benefit • Extended Hospitalization Benefit • Death Benefit: On death of the Original Principal Insured, Auto Health Cover benefit shall be available. • No Claim Benefit • Health Check-up Benefit	Condition 1 and 2 of Part C

6	**Exclusions** **(what the policy does not cover)**	No benefits are available hereunder and no payment will be made by the Corporation for any claim under this policy on account of Hospitalisation or surgery directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following: 1. Any Pre-existing Condition (As defined in Part B) unless disclosed to and accepted by the Corporation prior to the Effective Date of Cover or the Date of Revival (if the Policy is revived after discontinuance of the Cover). 2. Any treatment or Surgery not performed by a Physician/Surgeon or any treatment or Surgery of a purely experimental nature. 3. Any experimental or unproven pharmacological regimens or usage of any unproven treatment devices; any conditions (injuries or illnesses) arising due to advocation of any experimental or unproven pharmacological regimens or treatment devices or diagnostic tests. 4. Admission, diagnosis, or treatment in a Hospital outside India. Admission into a Hospital for routine examination, preventive medical check-up, vaccinations or any medical examination that are customarily carried out on an Out Patient Basis. 5. Any Surgery/ Surgical Procedure carried out purely for the purposes of diagnosis, screening and investigation, e.g. lower/upper GI Endoscopy or true- cut needle biopsy unless otherwise specified. 6. Admission into a hospital for any cosmetic, plastic surgery, aesthetic or related treatment of any type, also including any complications attributable to such treatments, irrespective of the reason behind such treatment, unless medically necessary for the treatment of illness or as a result of an injury or accident and performed within 6 months of the same. 7. Hospitalisation or Surgery for donation of an organ by donor. 8. Any dental examination, surgery or treatment except as necessitated due to any accident. 9. Any Hospitalisation for treatment under Ayurveda, Yoga, Naturopathy, Unani, Siddha and Homeopathy (AYUSH) are excluded unless such treatment is undertaken in an Indian State/Central Government hospital or in any Institute recognized by the Government of India or the Government of any Indian State and involves inpatient care for a minimum of 24 hours. a. Any Hospitalisations for AYUSH treatments for preventive, rejuvenating, or beautification purposes, including massages, steam baths, detoxification programs, and similar procedures are excluded from coverage. b. Any Hospitalisations for treatment in nature cure clinics, health hydros, spas or similar establishments are excluded from coverage 10. Any Hospitalisation for Acupressure, acupuncture, magnetic and other therapies. 11. Convalescence, general debility, rest cure, external congenital disease or defect or anomaly, sterilization or infertility (diagnosis and treatment), any sanatoriums, spa or rest cures or long term care or Hospitalisation undertaken as a preventive or recuperative measure or for sole purpose of physiotherapy. 12. Any Hospitalisation related to any admission primarily for enforced bed rest and not for receiving treatment. This also	Condition 10 of Part C

		includes: a. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons. b. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs. 13. Any claim arising out of any condition directly or indirectly due to attempted suicide or intentional self-inflicted injury, by the life insured, whether sane or not at the time. 14. Life insured being under the influence of drugs, alcohol, narcotics or psychotropic substance, not prescribed by a Registered Medical Practitioner. 15. Removal or correction or replacement of any material/prosthesis/medical devices that was implanted in a former surgery before Effective Date of Cover or Date of Revival (if the Policy is revived after discontinuance of the Cover). 16. Any diagnosis or treatment arising from or traceable to pregnancy (This exclusion does not apply in case of ectopic pregnancy), childbirth including caesarean section, medical termination of pregnancy and/or any treatment related to pre and post natal care of the mother or the new born. 17. Any treatment directly or indirectly arising from or consequent to War (declared or undeclared), invasion, act of foreign enemy, hostilities (declared or undeclared), civil war, riots, civil commotion, rebellion, revolution or any warlike operations / terrorism / acts of terrorism. 18. Any claim occurring as a direct or indirect result of Service in the military/ para- military, naval, air forces or police organizations and participation in operations requiring the use of arms or which are ordered by such authorities for combating terrorists, rebels and the like. 19. Any claim in respect of treatment due to conditions arising out of Life Insured engaging in or taking part in professional sport(s) or competitive sports 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, racing, scuba diving, aerial sports. 20. Any treatment directly or indirectly arising from Exposure of Insured to Radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or Accident arising from such nature. 21. Any treatment directly or indirectly arising from or consequent to Participation by the life insured in a criminal or unlawful act. 22. Any claim arising as a direct or indirect consequence of Participation by the life insured in any flying activity other than as a bona fide passenger (whether paying or not), in a licensed aircraft provided that the life insured does not, at that time, have any duty on board such aircraft. 23. Admission into a Hospital for supply or fitting of eyeglasses or hearing aids. LASIK / PRK / Phakik IOL implants or any other procedures carried out for purpose of correcting refractive errors like Myopia. 24. Admission into a Hospital for diagnosis and Treatment of sterility, any fertility, sub-fertility or assisted conception	

		procedure or birth control/contraceptive measures or of a sexually transmitted / veneral disease. 25. Admission into a Hospital for a sex change operation. 26. Any other stem cell therapies except Bone Marrow Transplantation as a receiver. 27. Hormone replacement therapy. 28. Any treatment related to sleep disorder or Sleep Apnoea Syndrome, obesity and any other weight control programmed. 29. Pre and Post Hospitalisation treatment. 30. Treatment for any illness or injury where the period of confinement in a hospital is less than twenty four hours (excludes day care procedures and HCB paid out to hemodialysis/ radiotherapy.) 31. General Waiting Period of 90 days/45 days as specified in Condition 9 of Part C shall be applicable for all the benefits covered under the Policy except in case of Hospitalisation due to an accident or a trauma which occurred after the inception of the policy where this waiting period will not apply. 32. Specific Waiting Period of 24 months as specified in Condition 10 of Part C of Policy Document for certain conditions and procedures and any complications arising out of them will apply to all benefits covered under the plan.	
7	**Waiting Period**	**<u>General waiting period</u>:** There shall be no general waiting period in case Hospitalisation or Surgery is due to Accidental Bodily Injury occurring on or after the Effective Date of Cover. There shall be a general waiting period during which no benefits shall be payable in the event of Hospitalisation or Surgery, if the said Hospitalisation or Surgery occurred due to Sickness. i. The general waiting period shall be 90 days from the Effective Date of Cover in respect of each Insured. ii. If the policy is revived after discontinuance of the Cover then the following shall apply in respect of each Insured: a. If the request for revival is received by the Corporation within 90 days from the due date of the first unpaid premium, then there shall be a general waiting period of 45 days from the Date of Revival in respect of each Insured. b. If the request for revival is received by the Corporation beyond 90 days from the due date of the first unpaid premium, then there shall be a general waiting period of 90 days from the Date of Revival in respect of each Insured. **<u>Specific waiting period:</u>** Besides the above, in respect of each Insured, no benefits are available hereunder and no payment will be made by the Corporation for any claim under this Policy on account of Hospitalisation or Surgery directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following during the specific waiting period: i. Treatment for adenoid or tonsillar disorders ii. Treatment for anal fistula or anal fissure iii. Treatment for benign enlargement of prostate gland iv. Treatment for benign uterine disorders like fibroids, uterine	Condition 9 of Part C

<table>
<tr><td></td><td></td><td>prolapse, dysfunctional uterine bleeding etc
v. Treatment for Cataract
vi. Treatment for Gall stones
vii. Treatment for slip disc
viii. Treatment for Piles
ix. Treatment for Benign Thyroid Disorders
x. Treatment for Hernia
xi. Treatment for Hydrocele
xii. Treatment for Degenerative Joint Conditions
xiii. Treatment for Sinus Disorders
xiv. Treatment for Kidney or Urinary Tract Stones
xv. Treatment for Varicose Veins
xvi. Treatment for Carpal Tunnel Syndrome
xvii. Treatment for Benign Breast Disorders e.g. Fibroadenoma, Fibrocystic disease etc
xviii. Treatment for Benign Ovarian disorders
xix. Treatment for Gastric/Duodenal Ulcer
xx. Treatment for Retinal disorders
xxi. Treatment for Knee/Joint Replacement Surgery (other than caused by an accident)
xxii. Treatment for Osteoporosis or Osteoarthritis
xxiii. Treatment for Chronic renal failure or end stage renal failure

The specific waiting period in respect of the treatments specified in the list above shall be as follows:

i. The specific waiting period shall be 2 years from the Effective Date of Cover in respect of each Insured.
ii. If the policy is revived after discontinuance of the Cover then the following shall apply in respect of each Insured:
a. If the request for revival is received by the Corporation within 90 days from the due date of the first unpaid premium, then the specific waiting period shall continue to be till 2 years from the Effective Date of Cover in respect of each Insured.
b. If the request for revival is received by the Corporation beyond 90 days from the due date of the first unpaid premium, then there shall be a specific waiting period of 2 years from the Date of Revival in respect of each Insured.</td><td></td></tr>
<tr><td>8</td><td>Financial Limits of Coverage
i. Sub-limit
ii. Co-payment
iii. Deductible</td><td>Not Applicable</td><td></td></tr>
<tr><td>9</td><td>Claims</td><td>• Brief procedure and list of documents required including bank account details
• Turn Around Time (TAT) for claims settlement:
<table><tr><th>S No</th><th>Service</th><th>Description of Item / Service</th><th>TAT</th></tr></table></td><td>Condition 3 of Part F</td></tr>
</table>

			1	Death Claims	Death Claims settlements (not requiring Investigations) — 15 days Early Claims requiring investigations -decision & payment — 45 days
			2	Health Claims	Settlement of claims (other than cashless) — 15 days

Downloading claim forms:

https://licindia.in/web/guest/download-forms

For updated details, we request you to regularly check our website www.licindia.in

10 Policy Servicing

- **Turn Around Time (TAT):**

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

- Helpline/Call centre number: 91-022-68276827
- SMS LICHELP<POLICY NUMBER> to 9222492224
- WhatsApp No- 8976862090

Contact details of the Insurer:

- Please contact us at our Branch Office, the details of which are mentioned in the Part A (First Page) of the policy document

<table>
<tr><td></td><td></td><td>➢ Alternatively please visit https://licindia.in/branch to locate your Branch
➢ Please visit https://licindia.in/web/guest/download-forms for downloading applicable forms and list of documents required including bank account details.
➢ For updated details , we request you to regularly visit our website www.licindia.in</td><td></td></tr>
<tr><td>11</td><td>Grievances/Complaints</td><td>
<table>
<tr><th>S No</th><th>Description of Item of Service</th><th>TAT</th></tr>
<tr><td>1</td><td>Acknowledgement to complaint</td><td>Same Day</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>
</table>
• 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 Base 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:
Email address: co_healthsc@licindia.com
Health Toll free Number: 18004259876

• 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.
Alternatively the details of Ombudsman can be found on the below link:
https://cioins.co.in
022-69038800/69038812
</td><td>Part G of Base Policy</td></tr>
<tr><td>12</td><td>Things to remember</td><td>Free look period: During the Free Look Period of 30 days from the date of receipt of the electronic or physical mode of Policy Document, whichever is earlier, by the Policyholder, if the Policyholder is not</td><td>Condition 8 of Part – D</td></tr>
</table>

		satisfied with the Terms and Conditions of the policy, he/she may return the policy to the Corporation stating the reasons of objections. On receipt of the same, the Corporation shall cancel the policy and return the amount of premium deposited. The refund of premium shall be subject to following deductions: 1) Stamp duty on the policy. 2) Applicable Proportionate Risk Premium for the Base Policy and rider(s) if opted for, for the period of cover. 3) Any expense incurred on medical examination (including special reports, if any) of the Insured persons. **Policy Renewal :** A grace period of 30 days shall be allowed for payment of yearly or half-yearly premiums from the date of First unpaid premium. If premiums have not been paid before the expiry of the days of grace under the Policy, the Policy will lapse and no benefits will be payable thereafter. The revival shall be effected on payment of all the arrears of premium(s) as applicable together with interest (compounding half-yearly) at such rate as may be fixed by the Corporation from time to time and on satisfaction of Continued Insurability of each such Insured whose cover is to be revived on the basis of information, documents and reports that are already available and any additional information in this regard if and as may be required. Waiting periods and Exclusions will apply on revival. **Migration and Portability: Not Applicable** **Change in Sum Insured: Not Applicable** **Moratorium Period: Not Applicable**	Condition 6 of Part – C Condition 3 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

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.