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 New Cancer Cover (UIN : 512N370V01)**	**Part A**
2	**Policy Number**	_____	**Part A**
3	**Type of Insurance Product/Policy**	Benefit (Where an Insurance Policy pays a fixed amount under the policy on the occurrence of the covered event)	**Part B Definitions**
4	**Sum Insured**	**Basic Sum Assured (Rs.):**	Policy Schedule
5	**Policy Coverage (What the policy covers?)**	Benefit under the plan is payable on diagnosis of • Specified Early Stage Cancer • Specified Major Stage Cancer The definitions, benefit limits and conditions of the cancer covered under this plan under both early stage cancer and major stage cancer.	Condition 1 & 2 of Part C Condition 2 & 7 of Part C
6	**Exclusions** **(what the policy does not cover)**	**General Exclusions:** The Corporation shall not be liable to pay any of the benefit under this product if the covered conditions resulting directly or indirectly from any of the following causes: 1. Any Pre-existing condition 2. For any medical conditions suffered by the Life Assured or any medical procedure undergone by the Life Assured, if that medical condition or that medical procedure was caused directly or indirectly by alcohol or drug (except under the direction of a registered medical practitioner) 3. For any medical condition or any medical procedure arising from nuclear contamination, the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.	Condition 7 (D) of Part C

<table>
<tr><td>7</td><td>Waiting period</td><td>A waiting period of 180 days will apply from the date of issuance of policy or date of revival of risk cover whichever is later, to the first diagnosis of “any stage” cancer. “Any stage” here means all stages of Cancer that occur during the waiting period. This would mean that nothing shall be paid under this policy and the policy shall terminate if any stage of Cancer occur:

i) At any time on or after the date of issuance of the Policy but before the expiry of 180 days reckoned from that date; or
ii) Before the expiry of 180 days from the Date of Revival.</td><td>Condition 7(A) of Part C</td></tr>
<tr><td>8</td><td>Survival Period</td><td>No benefit shall be payable if the Life Assured dies within a period of 7 days from the date of diagnosis of any of the specified Early Stage Cancer or Major Stage Cancer. The 7 days survival period includes the date of diagnosis.</td><td>Condition 7(B) of Part C</td></tr>
<tr><td>9</td><td>Financial limits of coverage</td><td>Fixed benefits are payable on first diagnosis of specified Early and/or Major Stage Cancer during the policy term.
For Early Stage Cancer : 25% of the Applicable Sum Assured
For Major Stage Cancer :100% of the Applicable Sum Assured</td><td>Condition 1 & 2 of Part C</td></tr>
<tr><td>10</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>
<tr><td>1</td><td>Health Claims</td><td>Settlement of claims (other than cashless)</td><td>15 days</td></tr>
</table>
Downloading claim forms:

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

For updated details, we request you to regularly check our website www.licindia.in</td><td>Condition 3 of Part F</td></tr>
<tr><td>11</td><td>Policy Servicing</td><td>• Turn Around Time (TAT):
<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>
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Helpline/Call centre number: 91-022-68276827
SMS LICHELP<POLICY NUMBER> to 9222492224
WhatsApp No- 8976862090

<u>Contact details of the Insurer:</u>

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

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<tr>
<td>12</td>
<td>Grievances/Complaint s</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: <u>https://licindia.in/web/guest/grievances</u>
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) <u>www.licindia.in</u>. You can also contact at e-mail id: <u>co_complaints@licindia.com</u> for redressal of any grievances.
<u>Link for registering:</u>
https://ebiz.licindia.in/D2CPM/?_ga=2.72703123.1272923387.1677050657-120722208.1677050657#Login
<u>For Senior Citizens</u>:
Email address: co_healthsc@licindia.com
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

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<td>Part G</td>
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<tr>
<td>13</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 7 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 after deducting the proportionate risk premium for the period of cover (shall not be applicable during the waiting period) and charges for stamp duty. **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 the premium is not paid before the expiry of grace period, the Policy will lapse and all the benefits payable under the Policy will cease. A lapsed policy can be revived during the lifetime of the Life Assured, but within a period of five consecutive complete years from the date of the first unpaid premium and before the date of maturity as the case may be. The revival shall be effected on payment of all the arrears of premium(s) together with interest (compounding half-yearly) at such rate as fixed by the Corporation from time to time and on satisfaction of Continued Insurability of the Life Assured 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 period and Exclusions will also 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
14	**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.