

SECURE PREMIUM CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY.

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

Sl. No.	Title	Description	Policy Clause Number
1	Name of the Insurance Product /Policy	Secure Premium	Not Applicable
2	Policy Number	XXXXXXXXXX	Not Applicable
3	Type of Insurance Product/Policy	Indemnity (Base Product)	Not Applicable
4	Sum Insured (Basis)	Not Applicable	Not Applicable
5	Policy Coverage (What the policy covers?)	Secure Premium - This Rider, when opted for along with the Base Policy, will freeze the premium amount in the Base Policy, basis the age of the Insured Persons at the time of opting in for this Rider. Freezing of the premium amount, here, means that the premium amount paid for in the Base Policy shall remain constant and shall not be subject to change upon renewal of the Base Policy, until: a) A claim is made by You and accepted and settled by Us b) Change in Sum Insured c) Change in Plan	Section 4.1
6	Exclusions (What the policy does not cover)	As per Base Policy	Not Applicable
7	Waiting period • Time period during which specified diseases/ treatments are not covered. It is counted from the beginning of the policy coverage	• Initial waiting period: Not Applicable	
		• Specific waiting periods: Not Applicable	
		• Pre-existing diseases: Not Applicable	
8	Financial Limits of Coverage i. Sub Limits- (It is a predefined limit, and	Not Applicable	Not Applicable

	<p>the insurance company will not pay any amount in excess of this limit)</p> <p>ii. Co-payment – (It is a specified amount /percentage of the admissible claim amount to be paid by policy holder/ Insured)</p> <p>iii. 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 (if claim amount is more than the specified amount)</p> <p>iv. Any other limit (as applicable)</p>		
9	Claims/ Claims Procedure	Not Applicable	Not Applicable
10	Policy Servicing	<p>a) Call Centre number of Insurer: Policy Servicing: 1800 220 233/1860 500 3333/ 022-67837800 Timing: 7 am to 10 pm Claims Servicing:1800 103 8889/1800 209 1016 Timing: 24*7</p> <p>b) Details of company officials Policy Servicing Office: <<As appearing on the Policy Schedule>></p>	Not Applicable
11	Grievance/ Complaints	<p>Details of</p> <ul style="list-style-type: none"> - Grievance Redressal Officer of the Insurer: - https://generalicentralinsurance.com/customer-service/grievance-redressal - Insurance Company grievance portal / Department: <ul style="list-style-type: none"> • Helplines: 1800-220-233/ 1860-500-3333/ (022) 67837800 • Email: GCicare@generalicentral.com • Website: https://generalicentralinsurance.com 	Not Applicable

		- Ombudsman: The guidelines of taking up a complaint in ombudsman and the addresses of ombudsman are available on: http://www.policyholder.gov.in/Ombudsman.aspx									
12	Things to remember	<ul style="list-style-type: none">• Free Look Cancellation• Policy Renewal• Migration & Portability• Change in Sum Insured• Moratorium Period								Not Applicable	
13	Your Obligations	Not Applicable								Not Applicable	
14	Premium Illustration										
Age of the members insured		Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)			
		Premium (in ₹)	Sum insured (in ₹)	Premium (in ₹)	Discount, if any	Premium after discount (in ₹)	Sum insured (in ₹)	Premium or consolidated premium for all members of family (in ₹)	Floater discount, if any	Premium after discount (in ₹)	Sum insured (in ₹)
50 years		11,311	500,000	11,307	NA	11,307	500,000	11,307	0	11,307	500,000
42 years		8,772	500,000	8,768	NA	8,768	500,000	8,768	3507	5,261	
17 years		4,713	500,000	4,666	NA	4,666	500,000	4,666	2799	1,866	
20 years		6,340	500,000	6,277	NA	6,277	500,000	6,277	3452	2,825	
27 years		6,954	500,000	6,884	NA	6,884	500,000	6,884	3442	3,442	
Total Premium for all members of the family is ₹38,089/-, when each member is covered separately.				Total Premium for all members of the family is ₹38,089/-, when they are covered under a single policy.				Total Premium when policy is opted on floater basis is ₹24,789/-			
Sum insured available for each individual is ₹500000				Sum insured available for each family member is ₹500000				Sum insured of ₹500000 is available for the entire family.			
Note: <ul style="list-style-type: none">i. This is just an illustration of premium calculation.ii. Premiums may vary with respect to Base policy Plan and Sum Insured opted by the insured.iii. Premium rates specified in the above illustration are the standard premium rates of Health Vital with Secure Premium for without considering any loading and/or discounts like – Online (Website) Sales discount etc.iv. In case premium is paid on instalment basis, the loading will be applicable accordingly.v. Premium rates are exclusive of Goods and Services Tax applicable.											



Declaration by the Policy Holder:

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

Place _____

Date _____ (Signature of the Policyholder)

Note

- i. The web-link, where the product related documents including the Customer Information Sheet are available on the website of GCI, is at <https://generalicentralinsurance.com/customer-service/downloads>
- ii. In case of any conflict, the terms and conditions mentioned in the policy documents shall prevail.
- iii. Your confirmation, being the policyholder, regarding receiving of the Customer Information Sheet is necessary



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ISO No. GCH/HP/RID/CIS/001

Secure Premium: CIS

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