

ZK - 25-26/v1
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	Name of Insurance Product/ Policy	Saral Suraksha Bima, Zurich Kotak General Insurance Company (India) Limited		
2	Policy Number	XXXX		
3	Type of Insurance Product/ Policy	Both Indemnity and Benefit - Indemnity (Where insured losses are covered up to the Sum Insured under the policy) - Benefit (Where an Insurance Policy pays a fixed amount under the policy on the occurrence of a covered event)		
4	Sum Insured (Basis)	• Individual Sum Insured - Where each member has a separate sum insured under the policy Sum Insured – INR XXXX		
5	Policy Coverage (What the policy covers?)	Expenses in respect of:		
		Accidental Death	Policy shall pay benefit equal to 100% of Sum Insured on death of the insured person, due to an Injury sustained in an Accident during the Policy Period, provided that the Insured Person's death occurs within 12 months from the date of the Accident	Policy Wordings -4.1 Base Covers (a)
		Permanent Total Disablement	Policy shall pay benefit equal to 100% of Sum Insured, if an insured Person suffers Permanent Total Disablement due to an Accident during the Policy Period, provided that the Permanent Total Disablement occurs within 12 months from the date of the Accident	Policy Wordings -4.1 Base Covers (b)
Permanent Partial Disablement	Policy shall pay the percentage of Sum Insured as per the disability grid provided in the Policy Wordings if the Insured Person suffers Permanent Partial Disablement due to an Accident during the Policy Period provided that the Permanent Partial Disablement shall occur within 12 months of the date of the Accident	Policy Wordings -4.1 Base Covers (c)		

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		Temporary Total Disablement	Policy shall pay a benefit of 0.2% of the base sum insured per week for a maximum of 100 weeks if the Insured Person sustains an Injury in an Accident during the Policy Period and which completely incapacitates the Insured Person from engaging in any employment or occupation of any description whatsoever which the Insured Person was capable of performing at the time of the Accident	Policy Wordings -4.2 Optional Covers (a)
		Hospitalisation Expenses due to Accident	Covers medical expenses incurred for hospitalisation arising due to accident during the policy period, up to the limit of 10% of the base sum insured	Policy Wordings -4.2 Optional Covers (b)
		Education Grant	Policy shall pay a one-time educational grant of 10% of the Base Sum insured per child to all dependent children of the Insured following an admissible claim of the insured person under the policy towards Death or Permanent Total Disability	Policy Wordings -4.2 Optional Covers (c)
		Cumulative bonus	5% increase in Base Sum Insured for each renewal upto 50% of the sum insured;	Policy Wordings - 5
6.	Exclusions (What the policy does not cover)	<p>The Company shall not be liable to make any payments under this policy in respect of:</p> <p>I) Any claim for death or disablement (whether of a permanent nature or of a temporary nature), hospitalisation of the insured person, directly or indirectly due to War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.</p> <p>ii) Any claim for death, disablement (whether of a permanent nature or of a temporary nature), hospitalization of Insured Person</p> <p>a. from intentional self-injury unless in self-defense or to save life, suicide or attempted suicide;</p> <p>b. whilst under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication.</p> <p>c. whilst engaging in aviation or ballooning, or whilst mounting into, or dismounting from or travelling in</p>		Policy Wordings – 6 and 6.1

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		<p>any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any Scheduled Airlines in the world. [Standard type of aircraft means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine;]</p> <p>d. arising or resulting from the Insured Person committing any breach of law with criminal intent.</p> <p>iii) Any claim for death, disablement (whether of a permanent nature or of a temporary nature), hospitalization of Insured Person due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.</p> <p>iv) Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:</p> <p>A. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear fuel.</p> <p>B. Nuclear weapons material</p> <p>C. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</p> <p>D. Nuclear, chemical and biological terrorism</p> <p>v) Any loss arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law</p> <p>Exclusions specific to section 4.2(b) "Hospitalisation Expenses due to Accident"</p> <p>i. Investigation & Evaluation (Code- Excl04)</p> <p>ii. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure (Code- Excl14)</p> <p>iii. Expenses incurred for treatment of accidental injuries which does not warrant hospitalization.</p> <p>iv. Any expenses incurred on Domiciliary</p>	

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		<p>Hospitalization and OPD treatment.</p> <p>v. Treatment taken outside the geographical limits of India.</p> <p>vi. All expenses listed in Annexure-B (List I) of the Policy</p>	
7.	<p>Waiting period</p> <ul style="list-style-type: none"> • Time period during which specified diseases/ treatments are not covered • It is counted from the beginning of the policy coverage 	Not Applicable	
8	Financial limits of coverage	Not Applicable	
9	Claims/ Claims Procedure	<p>Notification of claim:</p> <p>i. Intimation about an event or occurrence that may give rise to a claim under this policy must be given within 30 days of its happening.</p> <p>ii. Claims for insurance benefits must be submitted to the Company not later than one (1) month after the completion of the treatment or after transportation of the mortal remains/ burial in the event of Death.</p> <p>iii. If any treatment for which a claim may be made is to be taken and that treatment requires Hospitalisation in an Emergency, the company shall be informed within 24 hours of the admission of the insured person in Hospital.</p> <p>Note: The Company will examine and relax the time limit mentioned herein above depending upon the merits of the case.</p> <p>Turn Around Time (TAT) for claims Settlement</p> <p>i. TAT for preauthorization of cashless facility - Not Applicable</p> <p>ii. TAT for cashless final bill authorization - Not Applicable</p> <p>Please find the details/ web link for following -</p> <p>i. Network Hospital details - www.zurichkotak.com</p> <p>ii. Helpline Number – 1800 266 4545</p> <p>iii. Hospitals which are blacklisted or from where no claims will be accepted by insurer - https://www.zurichkotak.com/docs/default-source/footer-docs/delisted-hospital-list.pdf</p>	Policy Wordings - 7

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		Downloading/ getting Claim form - https://www.zurichkotak.com/customersupport/downloads	
10	Policy Servicing	<p>Call centre number – 1800 266 4545</p> <p>Details of Company officials- E-mail: care@zurichkotak.com</p> <p>Link: https://www.zurichkotak.com/customer-support/grievance-redressal-process</p> <p>For senior citizens, please contact the respective branch office of the Company or call at 18002664545 or may write an e- mail at seniorcitizen@zurichkotak.com.</p>	Policy Wordings - 8. General Terms and Conditions - 10
11	Grievances/ Complaints	<p>Details of</p> <ul style="list-style-type: none"> - Grievance redressal officer: Contact details: Toll free number: 1800 266 4545 Email: grievanceofficer@zurichkotak.com - Insurance company grievance portal/ Department: Contact details: Toll free number: 1800 266 4545 Email: grievanceofficer@zurichkotak.com - Ombudsman: The details of the Insurance Ombudsman is available at: - https://www.zurichkotak.com/customersupport/grievance-redressal-process - www.cioins.co.in/ombudsman The details of the Insurance Ombudsman is available at Annexure I of the Policy wordings 	Policy Wordings - 8. General Terms and Conditions - 10
12	Things to Remember	<p>Free Look cancellation: You may cancel the insurance policy if you do not want it, within 15 days from the beginning of the policy.</p> <p>Customer may contact the respective branch office of the Company or may call at 18002664545 or may write an e- mail at care@zurichkotak.com</p> <p>Policy Renewal: Except on grounds of fraud, moral hazard or misrepresentation or non-cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn.</p> <p>Migration and Portability: Not Applicable</p> <p>Change in Sum Insured: Sum Insured can be changed (increased / decreased) only at the time of renewal or at any time, subject to underwriting by the company. For increase in SI, the waiting period if any shall start afresh only for enhanced portion of the sum insured.</p>	<p>Policy Wordings - 8. General Terms and Conditions - 18</p> <p>Policy Wordings - 8. General Terms and Conditions - 13</p>

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		<p>Moratorium Period: After completion of five continuous years under the policy no look back to be applied. The period of five years is called as moratorium period. The moratorium would be applicable for sum insured of the first policy and subsequently completion of five continuous years would be applicable from date of enhancement of sum insured only on the enhanced limits.</p> <p>After the expiry of Moratorium Period no health insurance policy shall be contestable except for proven fraud and permanent exclusions specified in policy contract.</p>	Policy Wordings - 8. General Terms and Conditions - 19
13	Your Obligations	<p>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement.</p> <p>Disclosure of other material information during the policy period - The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis description or non-disclosure of any material fact by the policyholder.</p> <p>(Explanation: "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk)</p>	Policy Wordings - 8. General Terms and Conditions – 1 Disclosure of Information

Declaration by the Policy Holder

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

Place

Date

Signature of the Policy Holder

Note:

- i. Please visit <https://www.zurichkotak.com/documents/customer-support/downloads> for product related documents including CIS
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.