

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 | Secure Shield | | |
| 2 | Policy Number | XXXX | | |
| 3 | Type of Insurance Product/ Policy | Benefit (Where an Insurance Policy pays a fixed amount under the policy on the occurrence of a covered event) | | |
| 4 | Sum Insured (Basis) | <ul style="list-style-type: none"> • Individual Sum Insured - Where each member has a separate sum insured under the policy Sum Insured – | | |
| | | Critical Illness Benefit/Personal Accident Benefit | INR XXXX | |
| | | Child Education Benefit | 10% of Personal Accident Sum Insured or up to INR 10 lacs whichever is lower | |
| | | Loss Of Job Cover Benefit | 3 EMIs | |
| 5 | Policy Coverage (What the policy covers?) | Expenses in respect of: | | Policy Wordings – 2.1 |
| | | Section I - Critical Illness Benefit | <p>We will pay the Sum Insured to the Insured Person on the first diagnosis of any of the listed critical illnesses/ Medical event or Surgical Procedures during the Policy Period, provided that the signs or symptoms of that Critical Illness first commenced at least 90 days after the commencement of the first Policy Period with Us and shall include:</p> <p>First Diagnosis of the below-mentioned illnesses more specifically described below:</p> <ul style="list-style-type: none"> • Cancer of specified severity • Kidney failure requiring regular dialysis; • Multiple Sclerosis with persisting symptoms; | |

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| | | <ul style="list-style-type: none"> • Motor Neurone Disease with Permanent Symptoms; • Benign Brain Tumor; • Primary (Idiopathic) Pulmonary Hypertension • End Stage Liver Failure <p>Undergoing for the first time of the following surgical procedures, more specifically described below:</p> <ul style="list-style-type: none"> • Major Organ / Bone Marrow Transplant; • Open heart replacement or repair of heart valves; • Open chest CABG; • Aorta Graft Surgery <p>Occurrence for the first time of the following medical events, more specifically described below:</p> <ul style="list-style-type: none"> • Coma of Specified Severity • Stroke resulting in permanent symptoms; • Permanent Paralysis of Limbs; • Myocardial Infarction (First Heart Attack- of specific severity) • Third Degree Burns; • Deafness • Loss of Speech | |
| | Section II - Personal Accident Benefit | <ul style="list-style-type: none"> • Death of the Insured Person directly on account of Injury sustained due to an Accident. • Permanent Total Disablement (PTD) on account of Injury sustained due to an Accident resulting in the inability to remain gainfully employed. | Policy Wordings – 2.3 (a) |
| | Child Education Benefit | If claim is admitted under Section II above, Company will pay amount of 10% of Sum Insured under Section II (a) towards the education expenses of the Insured Person's child, provided that the Insured Person's child is less than 25 years of age on the date of the Accident. | Policy Wordings – 2.3 (b) |

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| | | Section III - Loss of Job Benefit (due to illness / accident) | If the Insured Person is terminated, dismissed, temporarily suspended or retrenched from employment by his/her employer during the Policy Period then, Policy will pay the Insured Person the three EMI Amount(s) falling due in respect of the Loan (Loan account number as stated in the Policy Schedule) after the commencement of the event giving rise to a Claim under Section III of the Policy. | Policy Wordings – 2.5 |
| 6. | Exclusions (What the policy does not cover) | <p>We shall not be liable to make any payment under this Policy directly or indirectly for, caused by, based upon, arising out of or howsoever attributable to any of the following:</p> <ul style="list-style-type: none"> i) Arising or resulting from the Insured Person committing any breach of the law with criminal intent. ii) war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detainment of all Heads of State and citizens of whatever nation and of all kinds and acts of terrorism. iii) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission. iv) nuclear weapon materials. v) usage, consumption or abuse of substances intoxicants, hallucinogens, alcohol and/or drugs. vi) self-destruction or self inflicted injury, attempted suicide or suicide. vii) Any consequential or indirect loss or expenses arising out of or related to any event giving rise to a Claim under the Policy. viii) while serving in any branch of the Military or Armed Forces of any country during war or warlike operations. ix) any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. The Policy also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism. | | Policy Wordings – 3 |

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| | | <p>Exclusions applicable to Section I</p> <p>a) Any Pre-Existing Disease– Any Pre-Existing Disease will not be covered until 36 months of continuous coverage has elapsed for the Insured Person, since the inception of the first Policy with Us.</p> <p>In respect of any insured event, as stated in this Section, occurred or suffered before the commencement of Period of Insurance or arising within first 90 days of the commencement of the Period of Insurance.</p> <p>b) Any external Congenital Anomaly;</p> <p>c) Any medical procedure or treatment, which is not Medically Necessary Treatment or not performed by a Medical Practitioner.</p> <p>d) Any physical, medical condition or treatment or service that is specifically excluded in the Policy Schedule under Special Conditions</p> <p>e) Birth control procedures and hormone replacement therapy.</p> <p>f) Any treatment/surgery for change of sex or any cosmetic surgery or treatment/ surgery /complications/ illness arising as a consequence thereof.</p> <p>g) Treatment by a family member and self-medication or any treatment that is not scientifically recognized</p> <p>Exclusions applicable to Section II</p> <p>a) the Insured Person operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft, or Scheduled Airlines or is engaging in aviation or ballooning, or whilst the Insured Person is mounting into, or dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any Scheduled Airline anywhere in the world;</p> <p>b) Insured Person participating in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sports, any bodily contact sport or any other hazardous or potentially dangerous sport for which the Insured Person is untrained, unless specifically covered under the policy;</p> | <p>Policy Wordings – 2.2, 2.4 and 2.6</p> |

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| | | <p>c) any Illness to any Insured Person; d) directly or indirectly caused by venereal disease;</p> <p>Exclusions applicable to Section III</p> <p>a) The Insured Person's termination or temporary suspension from employment is due to any dishonesty or fraud or poor performance on the part of the Insured Person or his willful violation of any rules of the employer or laws for the time being in force or any disciplinary action against the Insured Person by the employer.</p> <p>i) The Insured Person being self-employed; ii) Any claim relating to unemployment from a job which is casual, temporary, seasonal or contractual in nature or any claim relating to an employee not on the direct rolls of the employer; iii) Any voluntary unemployment; iv) Unemployment at the time of inception of the Policy Period or arising within first three months of inception of the Policy Period.</p> <p>b) The Insured Person's termination or temporary suspension from employment within 90 days of the commencement of the Policy Period.</p> <p>c) Any unemployment from a job under which no salary or any remuneration is provided to the Insured Person.</p> <p>d) Any suspension from employment on account of any pending enquiry being conducted by the employer/ Public Authority.</p> <p>e) Any unemployment due to resignation, retirement whether voluntary or otherwise.</p> <p>f) Any unemployment due to non-confirmation of employment after or during such period under which the Insured Person was under probation.</p> | |
| 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>Section I – Critical Illness Benefit - Initial Waiting Period: 90 days for all Critical illnesses covered; not applicable in case of renewal</p> <p>Section III - Loss of Job Benefit (Due to Illness/ Accident) - Initial Waiting Period: Termination or temporary suspension from employment within 90 days of the commencement of the Policy Period; not applicable in case of renewal</p> <p>Section I - Critical Illness Benefit - Pre-existing diseases – Covered after 36 months</p> | <p>Policy Wordings – 2.1</p> <p>Policy Wordings – 2.5</p> <p>Policy Wordings – 2.2</p> |

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| 8 | Financial limits of coverage I) Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit) | Child Education Benefit: 10% of Personal Accident Benefit Sum Insured or up to Rs. 10 lacs whichever is lower | Policy Wordings – 2.3 (b) |
| 9 | Claims/ Claims Procedure | <p>Claims Procedure for Critical Illness Claims</p> <p>We shall be given written notice within 10 days of the Insured Person being first diagnosed with a Critical Illness and We shall be provided the necessary information and documentation in respect of all Claims within 30 days of the Insured Person's diagnosis/ surgery/treatment (as applicable)</p> <p>Claims Procedure for Personal Accident Claims</p> <p>(a) We shall be given written notice within 7 days of ANY Injury sustained by the Insured Person which will give rise or is likely to give rise to a Claim under the Policy.</p> <p>(b) We shall be provided with the necessary information and documentation in respect of all Claims within 30 days of the Insured Person's Injury due to Accident</p> <p>Claims Procedure for Loss of Job (Due to Illness/ Accident)</p> <p>We shall be given written notice along with the information and documentation within 30 days of the date of the Insured Person's termination or temporary suspension from employment due to illness/ accident.</p> <p>Turn Around Time (TAT) for claims Settlement</p> <p>i. TAT for preauthorization of cashless facility – NotApplicable</p> <p>ii. TAT for cashless final bill authorization – NotApplicable</p> <p>Please find the details/ web link for following -</p> <p>i. Network Hospital details – NotApplicable</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 - NotApplicable</p> <p>Downloading/ getting Claim form - https://www.zurichkotak.com/customer-support/downloads</p> | Policy Wordings – 5,6,7 |

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| 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 - General Terms and Conditions 21 |
| 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 - Part III - General Terms and Conditions 21 |
| 12 | Things to Remember | <p>Free Look cancellation: You may cancel the insurance policy if you do not want it, within 30 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> | Policy Wordings - Part III - General Terms and Conditions 13 |
| | | <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>On payment of a Claim under Critical Illness Benefit, the cover will cease in respect for that Insured Person.</p> <p>On payment of a Claim under Personal Accident Benefit II (a): Death or Permanent Total Disablement, the cover will cease in respect of that Insured Person</p> | Policy Wordings - Part III - General Terms and Conditions 15 |

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| | | <p>Migration and Portability: When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer.</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> | Policy Wordings - Part III - General Terms and Conditions 16 |
| | | <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> | Policy Wordings - Part III - General Terms and Conditions 15 (h) |
| | | <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 - Part III - General Terms and Conditions 23 |
| 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 - Part III - 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.