

## CUSTOMER INFORMATION SHEET/ KNOW YOUR POLICY – OneHealth Senior

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

Sr No	Title	Description (Please refer to the Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product/ Policy	OneHealth Senior	
2	Policy Number	XX<<Dynamic field to be derived from system>>	
3	Type of Insurance Product/Policy	<input checked="" type="checkbox"/> Indemnity (Where insured losses are covered up to the Sum Insured under the policy.)	
4	Sum Insured (Basis) (Along with the amount)	<input type="checkbox"/> Individual Sum Insured- Where each member has a separate sum insured under the policy) OR <input checked="" type="checkbox"/> Floater Sum Insured – Where all members under the policy have a single sum insured limit which may be utilized by any or all members	
5	Policy Coverage (What the policy covers?) (Policy Clause Number/s)	<p><b>Expenses in respect of:</b></p> <p><b>In-patient Care:</b> Admission in a Hospital for a minimum period of 24 consecutive ‘In-patient Care’ hours.</p> <p><b>Pre-Hospitalisation Expenses:</b> (treatment prior to admission in hospital) of XX days.</p> <p><b>Post-Hospitalisation Expenses:</b> (treatment after discharge from hospital) within XX days from date of discharge from the hospital.</p> <p><b>Day Care Treatment:</b> Listed procedures requiring less than 24 hours of hospitalization (day care).</p> <p><b>Ambulance Cover:</b> Reasonable Charges up to Rs. XX for ambulance expenses incurred to transfer the Insured Person by road transport following an Emergency to the nearest Hospital.</p> <p><b>Domiciliary Hospitalisation:</b> Medical Expenses up to Rs XX for medical treatment taken at home if the treatment continues for an uninterrupted period of at least 3 days</p> <p><b>AYUSH Treatment:</b> Medical expenses up to the SI for in-patient AYUSH Treatment</p> <p><b>Modern Treatment Procedures:</b> Coverage for listed Modern treatment procedures up to Rs. XX</p> <p><b>E Opinion for Critical Illness:</b> You may avail of a second e-opinion from Our panel of Medical Practitioners for the listed Critical Illness</p> <p><b>Annual Health Check-up</b> – Annual health check-up for Insured irrespective of claims in the Policy year XX</p> <p><b>Wellness Services:</b> You can avail our Wellness services like Doctor on call, Specialist’s e opinion and Nutritional e-counselling. Each service can be availed maximum 3 times per Policy Year</p> <p><b>Shared Room Daily Cash:</b> A daily cash amount up to Rs. XX will be payable per day in case of Hospitalization in a shared accommodation at a Network Provider.</p>	<p>2.A.1</p> <p>2.A.2</p> <p>2.A.3</p> <p>2.A.4 Annexure III</p> <p>2.A.5</p> <p>2.A.6</p> <p>2.A.7</p> <p>2.A.8</p> <p>2.A.9</p> <p>2.A.10</p> <p>2.A.11</p> <p>2.A.12</p>

		<p><b>Organ Donor Expenses:</b> Medical Expenses incurred towards In Patient Hospitalization of an organ donor for Insured's organ transplant Surgery up to Rs. XX.</p>	2.A.13
		<b>Optional Covers</b>	
		<p><b>Enhanced Post hospitalization Cover:</b> With this optional cover, post hospitalization is increased to 90 days</p>	2.B.1
		<p><b>Reduction in Co-payment:</b> Applicable Co-pay as per clause 5.2 is reduced to 20%</p>	2.B.2
		<p><b>Nursing at Home:</b> Coverage for expenses up to Rs. XX incurred for the medical services of a Qualified Nurse at Your home</p>	2.B.3
		<p><b>Hospital Daily Cash:</b> Lump sum Benefit per day of Rs. XX for each continuous and completed period of 24 hours of Hospitalization</p>	2.B.4
		<p><b>Outpatient Cover:</b> Medical Expenses up to Rs. XX incurred for medically necessary consultations, Diagnostic tests and medicines an out-patient basis.</p>	2.B.5
		<p><b>Recharge of Sum Insured:</b> Recharge of Sum Insured up to 100% of base sum insured, in case base sum insured and No Claim Bonus is insufficient due to previous claims in the policy year</p>	2.B.6
		<p><b>Cumulative Bonus:</b> Cumulative Bonus will be accrued at the rate of 10% per claim free year. Max up to 100%.</p>	2.B.7
		<p><b>Non-payable expense Cover:</b> Expenses as listed under "List I – Item for which coverage in not available in the policy" of Annexure II of this Policy will be covered</p>	2.B.8
		<p><b>Increase in Co-payment:</b> Applicable Co-pay as per clause 5.2 is increased by additional co-payment of XX% as opted in this optional cover</p>	2.B.9
6	<p><b>Exclusions</b> (What the policy does not cover)</p>	<p>Standard Exclusions</p> <ol style="list-style-type: none"> <li>1. Investigation &amp; Evaluation (Code- Excl04)</li> <li>2. Rest Cure, Rehabilitation and respite Care (Code- Excl05)</li> <li>3. Obesity/ Weight Control (Code Excl06)</li> <li>4. Change of Gender treatment (Code - Excl07)</li> <li>5. Cosmetic or Plastic Surgery (Code - Excl08)</li> <li>6. Hazardous or Adventure sports: (Code - Excl09)</li> <li>7. Breach of law (Code - Excl10)</li> <li>8. Excluded Providers (Code - Excl11)</li> <li>9. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof.</li> <li>10. Treatment received in heath hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. (Code - Excl13)</li> <li>11. 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)</li> <li>12. Refractive Error (Code - Excl15)</li> </ol>	Section 3

13. Unproven treatments (Code - Excl16)
14. Sterility and Infertility (Code - Excl17)
15. Maternity expenses (Code Excl18)

Specific Exclusions

16. Any Alternative Treatment except for the Benefits under AYUSH Treatment.
17. Charges related to a Hospital stay not expressly mentioned as being covered. Service charges levied by the Hospital under whatever head. Complete list of these excluded expenses is mentioned in Annexure II of this Policy The list is available on our website [www.magmahdi.com](http://www.magmahdi.com).
18. Expenses for Artificial life maintenance, including life support machine used to sustain a person, incurred after confirmation by the treating doctor that the patient is in vegetative state.
19. Any charges incurred to procure any medical certificate, medical records, treatment or Illness Injury related documents pertaining to any period of Hospitalization/ Day Care Treatment undertaken for any Illness or Injury.
20. Circumcision unless necessary for the treatment of an Illness or disease or necessitated by an Accident.
21. Treatment for any Illness or Injury resulting from nuclear or chemical contamination, war, riot, revolution or acts of terrorism (other than natural disaster or calamity).
22. Treatment for any External Congenital Anomaly.
23. Dental Treatment including Surgical Procedures for the treatment of bone disease when related to gum disease or damage, or treatment for, or treatment arising from, disorders of the temporomandibular joint. This exclusion does not apply for Outpatient Cover (Section 2.29) EXCEPTION: We will pay for a Surgical Procedure wherein the Insured Person Hospitalized as a result of an Accident and which is undertaken for Inpatient Care in a Hospital and carried out by a Medical Practitioner.
24. Any drugs or Surgical dressings that are provided or prescribed in the case of OPD treatment, or for the Insured Person to take home on leaving the Hospital, for any condition, except as included in post-hospitalization.
25. We will not pay for routine eye examinations, contact lenses spectacles, hearing aids, dentures and artificial teeth.
26. Any treatment arising from and/or taken for Crohn's Disease, Ulcerative colitis, Cystic kidneys, Neurofibromatosis, Factor V Leiden Thrombophilia, Familial Hypercholesterolemia, Haemophilia, Hereditary Fructose Intolerance, Hereditary Hemochromatosis, Hereditary Spherocytosis.
27. Private nursing/attendant's charges incurred during pre-hospitalization or post-hospitalization.
28. Drugs or treatment not supported by prescription.
29. Issue of fitness certificate and fitness examinations.

		<p>30. Any charges incurred to procure any treatment/ Illness related documents pertaining to any period of Hospitalization/Illness.</p> <p>31. External and/ or durable medical/non-medical equipment used for diagnosis and/ or treatment, CPAP, CAPD, infusion pump.</p> <p>32. Ambulatory devices, walkers, crutches, belts, collars, caps, splints, slings, braces, stockings of any kind, diabetic footwear, glucometer/ thermometer and also any medical equipment which is subsequently used at home.</p> <p>33. OPD treatment is not covered.</p> <p>34. All preventive care, vaccination including inoculation and immunisations.</p> <p>35. Treatment for, or arising from, an Injury that is intentionally self-inflicted, including attempted suicide.</p> <p>36. Treatment for sleep apnoea, snoring, or any other sleep-related breathing problem.</p> <p>37. Any treatment received outside India.</p> <p>38. Treatment provided by a Medical Practitioner who is not recognized by the Medical Council of India.</p> <p>39. Treatment provided by anyone with the same residence as the Insured Person or who is a member of the Insured Person's immediate family.</p> <p>40. X-Ray or laboratory examinations or other diagnostic studies, not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness or Injury, whether or not requiring Hospitalization.</p>	
7	<p><b>Waiting Period</b></p>	<ul style="list-style-type: none"> <li>• <b>First Thirty Days Waiting Period (Code- Excl03):</b> 30 days for all illnesses (not applicable on renewal or for accidents)</li> <li>• <b>Specific Waiting Periods:</b> 24 months on treatment towards specified diseases <ol style="list-style-type: none"> <li>1. Cataract</li> <li>2. Stones in biliary and urinary systems</li> <li>3. Hernia / Hydrocele</li> <li>4. Hysterectomy for any benign disorder</li> <li>5. Lumps / cysts / nodules / polyps / internal tumours</li> <li>6. Gastric and Duodenal Ulcers</li> <li>7. Surgery on tonsils / adenoids</li> <li>8. Osteoarthritis/ Arthritis/ Gout/ Rheumatism/ Spondylosis/ Spondylitis/ Intervertebral Disc Prolapse</li> <li>9. Fissure / Fistula / Haemorrhoid</li> <li>10. Sinusitis / Deviated Nasal Septum / Tympanoplasty/ Chronic Suppurative Otitis Media</li> <li>11. Benign Prostatic Hypertrophy</li> <li>12. Knee/Hip Joint replacement and any ligament, tendon or muscle tear</li> <li>13. Dilatation and Curettage</li> <li>14. Varicose veins</li> <li>15. Dysfunctional Uterine Bleeding / Fibroids/ Prolapse Uterus/ Endometriosis</li> </ol> </li> </ul>	<p>Section 3.1.3</p> <p>Section 3.1.2</p> <p>Section 3.1.1</p>

		<p>16. Chronic Renal Failure or end stage Renal Failure 17. Internal congenital anomalies/diseases/defects</p> <ul style="list-style-type: none"> <li>• <b>Pre-Existing Diseases (Code- Excl01):</b> A waiting period of 12 months for coverage of declared and accepted Pre-existing diseases is applicable.</li> </ul>	
8	Financial limits of coverage	<p><b>1. Sub-limit</b> (it is pre-defined limit, and We will not pay any amount in excess of this limit) In case of a claim, this policy requires you to share the following costs: Expenses exceeding the following Sub-limits-</p> <ul style="list-style-type: none"> <li>• Room/ ICU charges beyond XX</li> <li>• For the following specified diseases: <ul style="list-style-type: none"> <li>• Cataract: XX % of SI subject to maximum XX per eye</li> <li>• Major Surgeries: XX</li> <li>• Hernia, Hysterectomy &amp; Prostate Procedures: XX</li> </ul> </li> </ul>	2.A.1
		<p><b>2. Co-payment</b></p> <ul style="list-style-type: none"> <li>• 30% Co-payment applicable.</li> <li>• <b>No Co-Pay for accidental claims</b></li> <li>• Co-pay for Joint Replacement: XX%</li> <li>• If Optional Cover “Reduction in Co-payment” is opted, co-payment as per above shall be 20%.</li> <li>• If Optional Cover “Increase in Co-payment” is opted, additional co-payment as opted shall be applicable.</li> </ul>	5.2 2.B.2 2.B.9
9	Claims/ Claims Procedures	<p><b>For cashless service:</b></p> <ul style="list-style-type: none"> <li>• The standard claim form (Part A and Part B) and the cashless pre-authorisation request form are available in our website <a href="http://www.magma-hdi.co.in">www.magma-hdi.co.in</a> for ready reference. The same may be also obtained from any of our offices on request.</li> <li>• Toll Free No- 1800 266 3202</li> <li>• The updated Network Hospital List may be obtained at our website <a href="http://www.magma-hdi.co.in">www.magma-hdi.co.in</a> and also from the website of our TPA. Please note the Network Hospitals of the TPA are subject to change.</li> <li>• The authorization shall be issued to the Network Provider within 24 hours of receiving the complete information.</li> </ul>	Section 5.4-1
		<p><b>For Reimbursement of Claim:</b></p> <ul style="list-style-type: none"> <li>• Notice of claim: Please contact us at least 72 hours before admission in case of planned hospitalization. For emergency hospitalization, kindly contact is within 24 hours of admission to Hospital</li> <li>• Submission of claim: The insured shall submit all the required claim documents as mentioned in Policy document not later than 30 days from the date of discharge.</li> </ul>	Section 5.4 (2) (a) Section 5.4 (3)

		<ul style="list-style-type: none"> <li>Reimbursement claims under this Policy shall be settled or rejected, as the case may be, within 30 days of the receipt of the last necessary document</li> </ul>	
10	<b>Policy Servicing</b>	<p>Call us at: 1800 266 3202</p> <ul style="list-style-type: none"> <li>Address: Any of Our branch offices or corporate office during business hours. List of branch offices can be found at <a href="http://www.magma-hdi.co.in">www.magma-hdi.co.in</a></li> </ul>	
11	<b>Grievances/Complaints</b>	<ul style="list-style-type: none"> <li><b>Company Officials:</b> In case the Insured Person is aggrieved in any way, the Insured Person may contact Us at: Email: <a href="mailto:Gro@magma-hdi.co.in">Gro@magma-hdi.co.in</a> Call us at: 1800 266 3202 Address: Any of Our branch offices or corporate office during business hours</li> <li><b>IRDAI (IGMS/Call Centre):</b> Toll Free Number: 155255 (or) 1800 4254 732 Timings: 8 AM to 8 PM -- (Monday to Saturday)</li> <li><b>Ombudsman:</b> In case You/Insured Person are not satisfied with Our decision/resolution, You may approach the Insurance Ombudsman at the addresses given in Annexure I of the Policy document</li> </ul>	<p>Section 4.1.16</p> <p>Annexure I</p>
12	<b>Things to remember</b>	<p><b>Free Look Cancellation:</b> You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy. For process related to Free Look Call us at: 1800 266 3202</p> <p><b>Policy Renewal:</b> Except on the grounds of fraud, moral hazard or misrepresentation or non-cooperation, renewal of your policy shall not be denied, provided the policy not withdrawn.</p> <p><b>Migration and Portability:</b> When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer. Insurer to specify the process for migration and portability.</p> <p><b>Change in Sum Insured:</b> 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 the enhanced portion of the sum insured.</p> <p><b>Moratorium Period:</b></p> <p>After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by the insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called</p>	<p>Section 4.1.15</p> <p>Section 4.1.10</p> <p>Section 4.1.9</p> <p>Section 5.3</p> <p>Section 4.1.12</p>

		as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever, the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits.	
<b>13</b>	<b>Your Obligations</b>	<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. “Material facts” for the purpose of this policy shall mean all relevant information sought by Us in the proposal form and other connected documents to enable Us to take informed decision in the context of underwriting the risk.</p> <p>Please notify Us in writing of any material change in the risk on account of change in the nature of occupation or business</p>	<p>Section 4.1.1</p> <p>Section 4.2.8</p>

**Declaration by the Policy Holder**

I have read and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

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

*(XX- Dynamic field to be derived from system based on plan type and/or customer selection)*