

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

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

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product/Policy	Arogya Sanjeevani Policy - Acko General Insurance	
2	Policy number	As mentioned in your Policy schedule	
3	Type of Insurance Product/ Policy	Indemnity	
4	Sum Insured (Basis) (Along with amount)	As mentioned in the policy schedule Individual Sum Insured /Floater Sum Insured Amount: As mentioned in your Policy schedule	
5	Policy Coverage	If during the policy period one or more Insured Person (s) is required to be hospitalized for treatment of an Illness or Injury at a Hospital/ Day Care Centre, following Medical Advice of a duly qualified Medical Practitioner, the Company shall indemnify Medically necessary, expenses towards the Coverage mentioned in the policy schedule.	2. Operative clause
6	Exclusions (what the policy does not cover)	Exclusions: Standard Exclusions: The Company shall not be liable to make any payment under the policy, in respect of any expenses incurred in connection with or in respect of: - Investigation & Evaluation (Code- Excl04) - Rest Cure, rehabilitation and respite care (Code- Excl05) - Obesity/ Weight Control (Code- Excl06) - Change-of-Gender treatments (Code- Excl07) - Cosmetic or plastic Surgery (Code- Excl08) - Hazardous or Adventure sports (Code- Excl09) - Breach of law (Code- Excl10) - Excluded Providers (Code- Excl11) - Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Code- Excl12). - Treatments received in health spas, 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)	7 Exclusion

		10. 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) 11. Refractive Error (Code- Excl15) 12. Unproven Treatments:(Code- Excl16) 13. Sterility and Infertility: (Code- Excl17) 14. Maternity (Code - Excl18) 15. 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. 16. Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss , claim or expense. For the purpose of this exclusion: a. Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any Illness, incapacitating disablement or death. b. Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any Illness, incapacitating disablement or death. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any Illness, incapacitating disablement or death. 17. Any expenses incurred on Domiciliary Hospitalization and OPD treatment. 18. Treatment taken outside the geographical limits of India. In respect of the existing diseases, disclosed by the insured and mentioned in the policy schedule(based on insured's consent), policyholder is not entitled to get the coverage for specified ICD codes.	
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7	Waiting Period - Time period during which specified diseases/treatments are not covered - It is counted from the beginning of the Policy coverage	Waiting period Pre-existing diseases: As per the policy Schedule. Initial waiting Period: 30 days for all illnesses (not applicable in case of continuous renewal or accidents) Specific Waiting periods (Not applicable for claims arising due to an accident): As Per the Policy Schedule	6 Waiting Period
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) ii. Co-payment (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured). 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) iv. Any other limit (as applicable)	The policy will pay only up to the limits specified hereunder for the following diseases/procedures: Sublimit : As specified in the policy Schedule Co-payment - As specified in the policy Schedule. Deductible – As specified in the policy Schedule	

9	Claims/Claims Procedure	Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization. Turn Around Time (TAT) for claims settlement: i. TAT for preauthorization of cashless facility 1 hour ii. TAT for cashless final bill authorization: 3 hours Cashless claim facility can be availed in all network hospitals. The list of network hospitals are available on our website or can be checked at the customer care centre.	Section 9
10	Policy Servicing	Company Officials: Acko General Insurance Limited, 2nd floor, #36/5, Hustlehub One East, 27th Main Rd, Sector 2, HSR Layout, Bengaluru, Karnataka - 560102 • Our website: www.acko.com/gi • Email: grievance@acko.com • Toll Free: 1800 266 2256	
11	Grievances/Complaints	For resolution of any query, insured may contact the company on our helpline number 1800 266 2256 or may write an e-mail at hello@acko.com. For resolution of grievance, insured may contact the company on our toll-free helpline number 1800 210 4990 (Operating hours: 10 AM – 7 PM, all days of the week). Senior Citizens Support: Phone: 080-62370023 Email: grievance.healthseniorcitizen@acko.com you can also write to grievance@acko.com. Your complaint will be acknowledged by us within 24 working hours. If in case you are dissatisfied with the decision/resolution provided through details indicated above on your Complaint or have not received any response within 14 working days, you may write or email to Chief Grievance Officer: Email: gro@acko.com Postal Address: Acko General Insurance Limited 36/5 Hustlehub One East, Somasandrapalya, 27th Main Road Sector 2, HSR Layout, Karnataka Bangalore – 560102 The Chief Grievance Officer will provide a final response within 7 days of receipt of the escalation. If in case your issue remains unresolved within 14 days of lodging a complaint with us and you wish to pursue other avenues for redressal of grievances, you may approach IRDAI by calling on the Toll-Free no. 155255 or you can register an online complaint on the website https://irdai.gov.in/igms1 Insurance Ombudsman for Redressal, whose details are given below: General Manager Consumer Affairs Department- Grievance Redressal Cell Website: https://cioins.co.in/Ombudsman In the event of an unsatisfactory response from the Grievance Officer, he/she may register a complaint in the Integrated Grievance Management System (IGMS) of the IRDAI.	Section 11

12	Things to remember	Free Look cancellation: You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy. 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. 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. For Detailed Guidelines on migration, kindly refer the link https://irdai.gov.in/document-detail?documentId=393128 For Detailed Guidelines on Portability, kindly refer the link https://irdai.gov.in/document-detail?documentId=393128 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 the enhanced portion of the sum insured. Moratorium Period: After completion of five continuous years under the policy no look back to be applied. This period of five years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of five continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance policy shall be contestable except for proven fraud and permanent exclusions specified in the policy contract.	Section 10.18 Section 10.15 Section 10.13 & 14 Section 8
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13	Your Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement. If any of the facts provided to us to purchase this Policy are found to be incorrect, incomplete, suppressed or not disclosed, the policy shall be canceled without refund of premium after 15 days' notice. Any claim made under such Policy, shall be rejected	
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Note:

Please go through our website <https://www.acko.com/qi/download/> for the product related documents including the Customer Information sheet are available on the website of the insured.