

CUSTOMER INFORMATION SHEET

(Description is illustrative and not exhaustive)

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

Sl. No.	Title	Description	Policy Clause Number
1	Name of Insurance Product	Acko Health III	
2	Policy Number	XXXXXX	
3	Type of Insurance Product	Indemnity and Benefit	
4	Sum Insured (Basis)	Individual / Floater (Amount will be mentioned here)	
5	Policy Coverage		
Note that the actual policy coverage will be as per the CIS issued after the policy issuance.			
		Base Covers:	
		All the below mentioned benefits are covered up to sum insured unless specified otherwise	
		Hospitalization cost for admissions more than 24 hours,	2.1
		Coverage for the room rent charges for the room category and ICU charges during hospitalization stay as specified in the policy schedule	2.2
		Day Care treatments coverage	2.3
		Pre and Post hospitalization medical expenses	2.4
		Road Ambulance Limit	2.5
		Domestic Emergency evacuation from anywhere in India	2.6
		Domiciliary Treatment: Medical treatments or procedures taken at home	2.7
		Organ Donor expenses	2.8
		Second Opinion for alternate evaluation	2.9
		Ayush Treatment	2.10
		Modern Treatment	2.11
		Basic Benefit Options	2.12
		Waiver of non-payable medical expenses	2.12.1
		Reduction in Specific Illness Waiting Period - Comprehensive	2.12.2

		Reduction in Specific Illness Waiting Period - Essential	2.12.3
		Preventive Health Check-up	2.12.4
		Inflation Protect Sum Insured	2.12.5
		Initial 30 Days Waiting Period Waiver	2.12.6
		Worldwide In-Patient Hospitalization	2.12.7
		Cumulative Bonus	2.12.8
		No Claim Bonus Sum Insured	2.12.9
		No Claim Discount	2.12.10
		Restore Sum Insured	2.12.11
		First Notification of Claim	2.12.12
		Preferred Providers Network	2.12.13
		Co-Pay	2.12.14
		Floater Deductible	2.12.15
		Individual Deductible	2.12.16
		All medically necessary hospitalization	2.12.17
		Add-on Benefits:	2.13
		Access to a doctor or a general medical practitioner any time of the day for a medical consultation.	2.13.1
		Value Added Services	2.13.2
6	Exclusions (what is not Covered)	Waiting period or exclusion of some pre-existing diseases and its direct complications are applicable as specified in the policy schedule	3.1.1
		Specified disease/procedure listed in section 3.1.2 of the policy wordings excluded until the number of months as specified	3.1.2
		Treatment of any kind for the first 30 days since first policy commencement	3.1.3
		Expenses only for Investigation and Evaluation purposes	3.1.4
		Rest cure, rehabilitation, respite care.	3.1.5
		Obesity/weight control	3.1.6
		Expenses for changing characteristics of the body to those of the opposite sex.	3.1.7
		Cosmetic or plastic surgery or any treatment to change appearance unless required due to an Accident, Burn(s) or Cancer	3.1.8
		Expenses for treatment directly arising from or consequent upon any Insured Person	3.1.9

		committing or attempting to commit a breach of law with criminal intent.	
		Treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer	3.1.10
		Treatments in health hydros, nature cure clinics, spas or similar establishments	3.1.11
		Dietary supplements and substances that can be purchased without prescription, unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure.	3.1.12
		Treatment for correction of eye sight due to refractive error less than 7.5 dioptries.	3.1.13
		Unproven Treatment	3.1.14
		Expenses related to sterility and infertility.	3.1.15
		Medical treatment expenses related to Maternity	31.16
		Expenses for Non-Payable Medical for any hospitalization, day care or domiciliary treatment	
		Permanent Exclusions	3.2.1
		Named Ailment waiting period or exclusion	3.2.2
		Medical Practitioner Exclusion	3.2.3
For detailed exclusions please refer the policy wordings			
7	Waiting Period	Initial waiting Period: As per Policy Schedule	3.1.3
		Specific Illness (Standard list) waiting period: As per Policy Schedule	3.1.2
		Pre-Existing Diseases exclusion / waiting period: As per Policy Schedule	3.1.1
8	Financial limits of coverage	The co-pay or sub-limits will be mentioned in the policy schedule.	
	i. Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)	Sublimit - As per the policy Schedule / Certificate of Insurance	
	ii. Co-payment (It is a specified amount/ percentage of the admissible claim amount to be paid by policyholder/insured).	Co-Payment - As per the policy Schedule / Certificate of Insurance	
	iii. Deductible (It is a specified amount:- up to which an insurance		

	<p>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>	<p>Deductible - As per the policy Schedule / Certificate of Insurance</p> <p>As specified in the Policy Schedule / Certificate of Insurance</p>	
9	Claims/Claims Procedure	<p>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 center.</p> <p>For reimbursement of a claim, please submit all necessary documents on our App or email to us. We may ask for original hard copy of the documents in some cases.</p> <p>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</p> <p>Please find the important links/numbers below:- i. Network Hospital Details: Acko App or www.acko.com/gi ii. Helpline Number: 1800 266 2256 iii. Hospitals which are backlisted or from where no claims will be accepted by the insurer: Acko App or www.acko.com/gi iv. Downloading getting the claim form: Acko App or www.acko.com/gi</p>	Section 6.1
10	Policy Servicing	<p>Contact Details of the Insurer:</p> <ul style="list-style-type: none"> • Call us on 1800 266 2256 or • Mail us on hello@acko.com or • Write to us at 2nd Floor, #36/5, Hustlehub One East, Somasandrapalya 27th Main Rd, Sector 2, HSR Layout, Bengaluru, Karnataka, 560102 <p>Details of your policy must be provided along with the intimation.</p>	

11	Grievances/Complaints	<p>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</p> <p>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).</p> <p>Senior Citizens Support: Phone: 080-62370023 Email: grievance.healthseniorcitizen@acko.com</p> <p>Complaints will be acknowledged within 24 hours of receipt. A final resolution will be provided within 14 days from receipt of the complaint 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</p> <p>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 by registering a complaint online on the Bima Bharosa platform (https://bimabharosa.irdai.gov.in/).</p> <p>Insurance Ombudsman for Redressal, whose details are given below:</p> <p>General Manager Consumer Affairs Department- Grievance Redressal Cell Website: https://cioins.co.in/Ombudsman</p> <p>If your complaint remains unresolved within 30 days of lodging it with us, you may approach</p>	Section 7
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		the Insurance Ombudsman at: https://cioins.co.in/Complaint	
12	Things to remember	Free Look cancellation: You may cancel the insurance policy if you do not want it, within 30 days from the receipt 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 migrating or porting out this policy, please write to us at health@acko.com or call us at 1800 266 2256	
		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.	
13	Insured's Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement.	
Legal Disclaimer Note: The information must be read in conjunction with the policy document, policy wording and prospectus. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.			

Note: CIS issued to the policy holder will be modified as per the plan/ covers opted by them.

Declaration by the Policy Holder:

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

Place:

Date:

Signature of the Policy Holder