

Customer Information Sheet
Acko Group Single Secure
(UIN: ACKHLGP27041V012627)

Acko Group Single Secure – a group combi insurance product, combination of health insurance product offered by Acko General Insurance Limited (ie. Part I. Acko 360 Protect) and life insurance product offer (ie. Part II. Acko Life Group Term Life Secure) and jointly offered by Acko General Insurance Limited and Acko Life Insurance Limited.

Each component shall be issued as a separate policy/CIS and shall be separately regulated.

The risks of this 'Combi Product' are distinct and are assumed accepted by respective insurance companies.

The liability to settle the claim vests with respective insurers, i.e., for health insurance benefits Acko General Insurance Limited and for life insurance benefits Acko Life Insurance Limited.

The policyholders of the 'Combi Product' under reference are eligible to continue with either part of the policy, discontinuing the other during the policy term.

Both Acko General Insurance Ltd and Acko Life Insurance Ltd shall fulfil servicing requests received by them in accordance with the IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024, as amended from time to time. Both Acko General Insurance Ltd and Acko Life Insurance Ltd shall be responsible for the pro-active and speedy settlement of claims and other obligations in accordance with the terms and conditions of their respective life insurance or health insurance components of the Combi Product. The claim process is available on the website of both Acko Life Insurance Ltd and Acko General Insurance Ltd.

You may lodge a grievance with respect to either or both of the life insurance and health insurance components of the Combi Product either Acko General Insurance Ltd or Acko Life Insurance Ltd. Complaint belonging to any product shall be routed to the respective insurer viz. Acko General Insurance Ltd and Acko Life Insurance Ltd, who shall then respond/address to the Customer directly. Complaints shall be forwarded by Acko General Insurance Ltd and Acko Life Insurance Ltd to each other for their respective Product. In the event you are not satisfied with the resolution offered, you may also approach the Insurance Ombudsman in your region. Please refer to the relevant grievance redressal mechanism mentioned under the Combi Product.

You shall pay the integrated premium for the Combi Product to Acko General Insurance Ltd. The insurer receiving the consolidate premium shall further transfer the relevant share of the premium to the other insurer. You shall be entitled to the underlying benefits of both life and health insurance components of the Combi Product from the date and time of acceptance of the integrated premium by Acko General Insurance Ltd.

Customer Information Sheet of both the products are attached below as a part of this document.

PART I. HEALTH INSURANCE

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	Acko 360 Protect	
2	Policy Number	XXXXXXXXXX	
3	Type of Insurance Product	Both Indemnity & Benefit	
4	Sum Insured (Basis)	As mentioned in the policy schedule Individual Sum Insured (Floater, in case family members are covered) Amount: As mentioned in your Policy schedule	
5	Policy Coverage	<p>Base Benefits:</p> <p>Hospitalization (“IPD”) Indemnity Category</p> <p>In-patient Hospitalization Cover: We will indemnify amount, in the event of a Hospitalization solely and directly due to the Illness or Injury.</p> <p>Daily Hospital Cash: We will pay the daily allowance amount specified for each continuous and completed period of 24 hours of Hospitalization.</p> <p>Day Care Treatment Cover: We will indemnify the Medical Expenses incurred towards the Day Care Treatment or Surgery undertaken that requires less than 24 hours Hospitalization.</p> <p>In-patient Hospitalization Fixed Benefit: We will pay a fixed benefit amount, in the event of a Hospitalization solely and directly due to the Illness or Injury.</p> <p>Road Ambulance: We will indemnify the reasonable costs incurred towards transportation of an Insured Person to a Hospital or Day Care Centre by an Ambulance for treatment of the Illness or Injury.</p> <p>EMI Protection: We will pay an amount equal to the EMI Amount which is due on the Insured’s outstanding Loan in the number of months immediately following the date of such an occurrence of illness or injury, as is specified subject to this amount not exceeding the amount specified.</p> <p>Income Protection Cover: We will pay the daily</p>	<p>3</p> <p>3.1</p> <p>3.1.1</p> <p>3.1.2</p> <p>3.1.3</p> <p>3.1.4</p> <p>3.1.5</p> <p>3.1.6</p>

		<p>allowance amount as specified for each continuous and completed day, on which the Insured Person is unable to do his/her regular employment, business or professional activity due to an Illness or Injury.</p> <p>Repatriation of Mortal Remains: We will reimburse the expenses incurred up to the limit specified in the Policy Schedule / Certificate of Insurance for transportation of mortal remains from the place of death to the residence of the Insured Person, in case of death due to illness or injury, as specified in the Policy Schedule / Certificate of Insurance.</p> <p>Funeral Expenses: We will reimburse the expenses incurred up to the limit specified in the Policy Schedule / Certificate of Insurance towards expenses on the funeral, cremation/ or burial and transportation of the body to the place of the funeral ceremony for the Insured Person, in case of death due to illness or injury, as specified in the Policy Schedule / Certificate of Insurance</p> <p>Missed Bill Payment: If an Insured Person defaults on payment of a credit card bill or an essential utility bill such as water, electricity or gas, on or before the due date for making, such payment due to an Illness or Injury, as specified in the Policy Schedule / Certificate of Insurance, suffered or contracted during the Coverage Period, then We will pay the amount specified in Policy Schedule / Certificate of Insurance towards the penalty levied on the Insured Person for non-payment of such bill amount within the due date.</p> <p>Personal Accident Category</p> <p>Accidental Death Benefit: If Insured Person suffers an Injury due to an Accident that occurs during the Coverage Period and that Injury solely and directly results in the Insured Person's death within 365 days from the date of the Accident, we will pay the Sum Insured.</p> <p>Permanent Total Disability: If Insured Person suffers an Injury due to an Accident that occurs during the Coverage Period and that Injury solely and directly results in the Permanent Total Disability of the Insured Person which is of the nature as specified, within 365 days from the date of the Accident, we will pay the Sum Insured.</p> <p>Permanent Partial Disability: If Insured Person suffers an Injury due to an Accident that occurs during the Coverage Period and that Injury solely and directly results in the Permanent Partial Disability of the Insured</p>	<p>3.1.7</p> <p>3.1.8</p> <p>3.1.9</p> <p>3.1.10</p> <p>3.2</p> <p>3.2.1</p> <p>3.2.2</p> <p>3.2.3</p>
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		<p>Schedule/Certificate for the cost incurred towards replacing the Insured Vehicle's key if the key is lost, stolen or damaged, or repairing the lock-set, if the lock-set or key is damaged.</p> <p>Garage Cash: If You have opted for this cover, In case your vehicle is under repair in authorized garage due to accidental damage to the vehicle, Acko will pay a fixed amount as a daily allowance as mentioned in the Policy Schedule/ Certificate of Insurance as per the class or type of vehicle.</p> <p>Loss of Income Due to Damage of Vehicle: If You have opted for this cover, Acko will pay a fixed amount as per the type/class of vehicle in case the Insured Person suffers a loss of income where his vehicle is damaged due to below given covered Perils and is under repair for at least number of days mentioned in the Policy Schedule/ Certificate of Insurance or in the event of theft, if the vehicle is not recovered within 90 days from the date of theft.</p> <p>Business Shutdown: If You opted for this cover, Acko will pay You the Sum Insured as mentioned in the Policy Schedule/Certificate of Insurance for physical loss or damage, or destruction caused to Insured's shops by the following unforeseen events resulting in interruption of business of the Insured for minimum number of days occurring during the Policy Period as mentioned in the Policy Schedule/Certificate of Insurance.</p> <p>The perils covered under this Cover would include:</p> <ul style="list-style-type: none"> ● Earthquake ● Storm, Cyclone, Typhoon, Flood and Inundation ● Subsidence and landslide including rockslide ● Fire ● Lightning ● Riot, Strike and Malicious damage <p>The Sum Insured will be payable as per the waiting period defined in the Policy Schedule/Certificate of Insurance.</p> <p>Loss of Income: If You have opted for this cover, Acko will cover You for the following:</p> <p>i. Loss of Income of Insured Person: In the event of the Insured Person suffer loss of income due to loss of employment arising out of termination, dismissal, permanent suspension, retrenchment, Redundancy as per the Employer's rules/regulations on the Date of Relieving during the Policy period/Policy Period/Cover Period, We will pay a fixed amount equal to the Insured Person's ongoing EMI or</p>	<p>4.3</p> <p>4.4</p> <p>4.5</p> <p>4.6</p>
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		<p>percentage of EMI which is due towards outstanding amount of Loan up to the Sum Insured as mentioned in the Policy Schedule/Certificate of Insurance on a monthly basis for the number of months as mentioned in the Policy Schedule/Certificate of Insurance.</p> <p>ii. Concurrent Loss of Income: In the event Insured Person and his/her Spouse (henceforth mentioned as “Both”) suffers loss of income during the Policy Period/Policy Period/Cover Period due to termination, dismissal, permanent suspension, retrenchment, Redundancy from their respective employments, imposed on Both by their respective employers as per the employer’s rules/regulations on the date of relieving during the Policy Period/Cover Period, We will pay a fixed amount equal to the Insured Person’s ongoing EMI or percentage of EMI which is due towards outstanding amount of Loan up to the Sum Insured as mentioned in the Policy Schedule/Certificate of Insurance on a monthly basis for an additional number of months equal to the number mentioned against this cover (Loss of Income) of Insured Person in the Policy Schedule/Certificate of Insurance.</p> <p>Cyber Protection:</p> <p>Digital Theft of Funds: If You opted for this cover, Acko will indemnify you for any direct financial loss that you sustain and is not compensated for by the issuing bank, financial institution or mobile wallet company, caused:</p> <p>a. As a result of a theft of funds due to unauthorized access to your bank account, credit or debit card or mobile wallet(s) by a third party, leading to theft of funds. This may occur wholly or partially through your personal device or smart home device or otherwise by digital or electronic means, and/or.</p> <p>b. As a consequence of you being a victim of phishing or email spoofing, Theft and Burglary provided that:</p> <p>i. You report the theft to the issuing bank, financial institution or mobile wallet company within 7 days of discovery of the theft of funds or you lodge a report with National Cyber Crime Reporting Portal detailing the theft of funds within 7 days of discovery, and</p> <p>ii. You provide evidence that your bank, financial institution or the mobile wallet company is not fully reimbursing you and you have made all reasonable efforts to obtain reimbursement.</p> <p>We will also indemnify you for unrecovered losses after you have exhausted recovery options from your bank,</p>	<p>4.7</p> <p>4.7.1</p>
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		<p>wallet company, or financial institution for any reasonable and necessary costs you incur for prosecution of a criminal case against the third party responsible for theft of funds, phishing or email spoofing.</p> <p>In cases where expressly mentioned in your Policy Schedule / Certificate of Insurance, we will also cover for any penalties imposed by bank(s) or financial institution(s) for non-maintenance of minimum balance or missed loan EMIs; provided that the account balance before such financial loss was above the required threshold and it fell short directly as a result of the covered incident.</p> <p>We will not cover for Financial Loss from any transactions involving physical money / cash / currency or currency equivalent, including withdrawal of money from Automated Teller Machine (A.T.M).</p> <p>Identity Theft: If You opted for this cover, Acko will indemnify you against the following losses resulting from Identity Theft:</p> <ol style="list-style-type: none"> a. Any direct financial losses including, provided that: <ol style="list-style-type: none"> i. You have reported to us and the local police within 7 days of discovery of the identity theft, and ii. You can provide confirmation from your employer that the lost wages are not otherwise being compensated or reimbursed elsewhere. b. Reasonable and necessary costs incurred by you for credit monitoring and identity theft monitoring services. c. Reasonable and necessary costs incurred by you for prosecution of a criminal case against a third party for committing identity theft against you. d. Reasonable fees, costs and expenses for psychological counselling or treatment related to identity theft subject to the applicable sub-limit stated in the Policy Schedule / Certificate of Insurance. <p>We will not cover for Financial Loss as a result of physical loss/ theft of card, phone, laptop or any other digital device/ payment authorization instrument.</p> <p>Fraudulent Charge on Loss of Card: If You opted for this cover, Acko will reimburse the unauthorized charges up to the Sum Insured as mentioned in the Policy Schedule/Certificate of Insurance that You are responsible for on Your Lost credit/debit card, up to the timeline defined in the Policy Schedule/Certificate of Insurance to Your first reporting the event to Your debit/credit card issuer(s) and upto 7 days post</p>	<p>4.7.2</p> <p>4.7.3</p> <p>4.7.4</p>
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		<p>reporting of the event to Your debit/credit card issuer.</p> <p>ATM Assault and Robbery: If You have opted for this cover, Acko will reimburse You for the following up to the Sum Insured as specified in the Policy Schedule/Certificate of Insurance if the event specified occurs within the Policy Period:</p> <ol style="list-style-type: none"> ATM Robbery – We will reimburse You for the money You withdrew from any ATM around the world using Your Credit/Debit card if You lose such Money in a Robbery event that occurs within the timeline mentioned in the Policy Schedule/Certificate of Insurance of the withdrawal of the money. Bodily Injury – We will reimburse You for reasonable emergency first aid charges for bodily injury during a Robbery that is covered in (1) of this clause “ATM Robbery”. <p>Lost Wallet Coverage: If You opted for this cover, Acko will reimburse You for the following, up to the sums specified below and always limited to the Sum Insured as specified in the Policy schedule/Certificate of Insurance when Your wallet is lost or stolen during the Policy Period:</p> <ol style="list-style-type: none"> Replacement costs for the Lost or stolen wallet not exceeding amount mentioned in your Policy Scheule/Certificate of Insurance. Application fees for applying for new Personal papers and/or Payment cards. Money and/or cheque(s) up to amount of Rs 500 provided that there is valid claim under 1 and 2 above. <p>Home Building and Home Content Cover</p> <p>We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period.</p> <p>Home Building Cover: We will cover for physical loss or damage, or destruction of Your Home Building because of any listed Insured Event. We also cover architect’s, surveyor’s, consulting engineer’s fees, cost of removing debris as specified. Further, We pay for Loss of rent and Rent for Alternative Accommodation, which will be paid to the extent declared by You and agreed by Us as specified.</p> <p>Home Content Cover: We will cover the physical loss or damage to or destruction of the General Contents of</p>	<p>4.7.5</p> <p>4.8</p> <p>4.8.2.1</p> <p>4.8.2.2</p> <p>4.8.3</p> <p>4.8.3.1</p> <p>4.9</p>
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		<p>specified in Policy Schedule/Certificate of Insurance, Acko shall pay to the Insured:</p> <ul style="list-style-type: none"> • The payments made for accommodation and travel in advance by You which are non-recoverable after initiation of cancellation of the same. • Official cancellation charges of accommodation and travel tickets paid in advance of a proposed journey, if any The Sum Insured will be payable as per the waiting period defined in the policy certificate. <p>Asset Protection</p> <p>Theft and Burglary: If You opted for this cover, In the event of any Theft and Burglary of an Insured Asset occurring during the Policy Period, then We will pay the Insured as per the applicable settlement option specified in specific conditions (related to claim settlement), up to the Sum Insured or fixed benefit specified in the Policy Schedule/Certificate.</p> <p>This cover will be payable provided that the Insured provides Us with a certified copy of the police report filed, and an Invoice for proof of ownership, or care, custody and control of the Insured Asset.</p> <p>Robbery: If You opted for this cover, In the event of any Robbery of an Insured Asset occurring during the Policy Period, then We will pay the Insured as per the applicable settlement option specified conditions (related to claim settlement), up to the Sum Insured or fixed benefit specified in the Policy schedule/Certificate of insurance.</p> <p>This cover will be payable provided that the Insured provides Us with a certified copy of the police report filed, and an Invoice for proof of ownership, or care, custody and control of the Insured Asset.</p> <p>Damage:</p> <p>Comprehensive Accidental Damage</p> <p>If You opted for this cover, In the event of any Physical Damage or Liquid Damage to an Insured Asset due solely and directly to any external, involuntary and unforeseeable cause arising during the Policy Period, then We will pay the Insured as per the applicable settlement option specified conditions (related to claim settlement), up to the Sum Insured or fixed Benefit specified in the Policy Schedule/Certificate of Insurance.</p> <p>Accidental Screen Only Damage</p> <p>If You opted for this cover, In the event of the Screen Damage to an Insured Asset, such as cellular device, television set, tablet computer, laptop, or similar</p>	<p>4.11.2</p> <p>4.11.3</p> <p>4.11.3.1</p> <p>4.11.3.2</p> <p>4.11.4</p> <p>4.12</p>
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		<p>categories of equipment, due solely and directly to any external, involuntary and unforeseeable cause arising during the Policy Period, then We will pay the Insured as per the applicable settlement option specified conditions (related to claim settlement), up to the Sum Insured or fixed benefit specified in the Policy Schedule/Certificate of Insurance.</p> <p>Breakdown: If You opted for this cover, In the event of any Breakdown of an Insured Asset, during the Policy Period, We will pay the Insured as per the applicable settlement option specified conditions (related to claim settlement), up to the Sum Insured or fixed benefit specified in the Policy Schedule/Certificate of Insurance and within the start and end date of the Policy Period specified in the Schedule/Certificate.</p> <p>This cover will be payable provided that:</p> <ol style="list-style-type: none"> a. Cover is valid only on Insured Asset which are repaired within India. b. Such breakdown/defects of the Insured Asset are covered within the Manufacturer's Warranty/ Seller's Warranty, if any. <p>Terrorism Cover: If You opted for this Add-on cover, Acko will provide coverage for physical loss or damage, or destruction caused to Insured property by the Act of Terrorism occurring during the Policy Period.</p> <p>Coverage, exclusions and excess under this section will be as per Terrorism clause attached in the Annexure to the policy wordings.</p> <p>This cover will be subject to:</p> <ul style="list-style-type: none"> ● It can only be opted if insured has opted for "Home Building and Home Content Cover" in this policy in that case "Exclusion no. 13 of Section 6(1.8) will stand deleted. ● All the terms and conditions of "Home Building and Home Content Cover" will be applicable. <p>Temporary Resettlement Expenses Cover: If You opted for this Add-on cover, it is hereby agreed and declared that, following the operation of an insured events covered under Home building and Home contents resulting in an admissible loss, the insurance under this Policy upto the amount mentioned in the policy schedule/certificate of insurance shall reimburse for temporary resettlement expenses incurred by the Insured if his/her home building is deemed uninhabitable as a result of a covered peril.</p> <p>For this cover, temporary resettlement expense should include following:</p> <ol style="list-style-type: none"> i. Boarding and Lodging cost ii. Storage/procurement costs for household items iii. Movers and Packers cost to alternate 	<p>4.13</p> <p>4.14</p> <p>4.15</p>
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		<p>accommodation</p> <p>This cover will be subject to:</p> <ul style="list-style-type: none"> • It can only be opted if insured has opted for “Home Building and Home Content Cover” in this policy. • All the terms and conditions of “Home Building and Home Content Cover” will be applicable. <p>Personal Liability: If You opted for this Add-on cover, Acko will cover the compensation and Litigation Expenses (incurred with Our prior written consent) upto the amount mentioned in the Policy Schedule/Certificate of Insurance during the Policy Period which You may become legally liable to pay on account of accidental Death or bodily Injury to any third party or accidental damage to physical property owned by anyone other than You and/or Your Family as a result of physical loss or damage or destruction to Your Insured Property.</p> <ul style="list-style-type: none"> • It can only be opted if insured has opted for “4.8.2.1: Home Building and 4.8.2.2: Home Content Cover” in this policy. • All the terms and conditions “4.8.2.1: Home Building and 4.8.2.2: Home Content Cover” will be applicable. <p>Brokerage Expenses: If You opted for this cover, Acko Covers actual brokerage expense up to the amount mentioned in the Policy schedule/Certificate of Insurance, incurred for searching alternative accommodation in case your home becomes uninhabitable due to occurrence of Insured Events covered under Home Building and Home Contents.</p> <p>This cover will be subject to:</p> <ul style="list-style-type: none"> • It can only be opted if insured has opted for “4.8.2.1: Home Building and 4.8.2.2: Home Content Cover” in this policy. • All the terms and conditions of “4.8.2.1: Home Building and 4.8.2.2: Home Content Cover” will be applicable. • The maximum amount payable will be equivalent to one month's rent of the insured's home. <p>Delay in start-up: If You opted for this cover, Acko will cover penalty and/or additional interest levied by a financier in the event the Insured Person has defaulted monthly EMI payment on the due date as a result of delay in receipt /credit of salary for that particular month by the employer.</p> <p>This cover will be subject to:</p>	<p>4.16</p> <p>4.17</p>
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		<ul style="list-style-type: none"> • Salary payment must be delayed for the minimum number of days mentioned in the Policy schedule/Certificate of Insurance from the due date. • The insured must be a full-time salaried employee with a valid employment contract. • The employer must have had a track record of regular salary payments prior to the incident. • Coverage is applicable only if the employer is registered and regulated in India. • Claim must be supported by: <ul style="list-style-type: none"> a. Employment proof and last 3 salary slips b. Employer confirmation or legal notice c. Bank statement showing salary non-receipt d. FIR or Insolvency proceedings (if applicable) <p>Rescinding of Offer Letter: If You opted for this cover, In case an Insured Person's employment offer letter is rescinded by the Prospective employer and the Insured Person is rendered un-employed, We will pay a fixed amount equal to the Insured Person's ongoing EMI or percentage of EMI as mention in your Policy schedule/Certificate of Insurance which is due towards outstanding amount of Loan.</p> <p>This cover will be subject to:</p> <ul style="list-style-type: none"> • The Insured Person must have received a written and unconditional offer letter from a recognized employer specifying the role, remuneration, and confirmed date of joining. • A formal written communication from the employer withdrawing the offer must be provided. The withdrawal must occur prior to the date of joining mentioned in the offer letter. • The benefit is payable only if the Insured Person has an active loan account with EMIs due. • The benefit is payable only once during the policy period. • Insured person should be unemployed and not have any other source of income. <p>Breakdown Assistance Services: If You opted for this cover, Acko will provide assistance services in the event of a breakdown of the insured asset or property. The</p>	<p>4.18</p> <p>4.19</p>
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		<p>services offered may include, but are not limited to, the following:</p> <ul style="list-style-type: none"> • Vehicle health check-up and related diagnostic or maintenance services • Health check-up or diagnostic services for Insured Asset or home contents • Wellness programs, including annual health check-ups <p>Rewards for healthy behavior: we encourage the Insured Persons to regularly assess their health status and engage in activities which aid in improving their overall well-being. Any one or a combination of the following activities will be offered under this program, as specified in the Policy Schedule / Certificate of Insurance:</p> <ol style="list-style-type: none"> i. Enrolment into a wellness program ii. Health Assessment iii. Gym Membership iv. Participating in health initiatives v. Preventive Health Check Up <p>We will inform You regarding the programs proposed to be provided as specified in the Policy Schedule / Certificate of Insurance at the time of Policy issuance or any other notification/communication required to be sent hereunder on Your registered email ID or address specified in the Policy Schedule / Certificate of Insurance.</p> <p>Earning of Reward Points: Reward Points under this Benefit may be earned based on the rules specified in the Policy Schedule / Certificate of Insurance. Each earned reward point will carry a denomination in Indian Rupees as specified in the Policy Schedule / Certificate of Insurance.</p> <p>Utilisation of Reward Points: Accumulated reward points can be redeemed as per the process specified in Policy Schedule / Certificate of Insurance. The Insured Person can approach Us for redemption of earned Healthy Reward Points as per the applicable modes defined in the Policy Schedule / Certificate of Insurance. The unutilized Reward Points at the end of the Policy Year shall be treated as per the rules specified in the Schedule / Certificate of Insurance.</p>	
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		<p>supplying services, hormone replacement therapy and voluntary termination of pregnancy, surrogate or vicarious pregnancy.</p> <ul style="list-style-type: none"> ● Eye sight & Optical services/surgeries ● Ear examinations, cost of hearing aids or cochlear implants. ● Vaccinations except post-bite Treatment ● Any physical, psychiatric or psychological examinations or testing, any Treatment and associated expenses for alopecia, baldness, wigs, or toupees and hair fall Treatment and products, issue of medical certificates and examinations as to suitability for employment or travel. ● Medical Instrument ● Artificial Life Maintenance ● Developmental problem treatment ● Treatment for general debility, ageing, convalescence, sanatorium Treatment, private duty nursing, run down condition or rest cure. ● Prosthetics and other devices ● Treatment received outside India ● External Congenital Anomaly ● Suicide and Self-Injury ● Change in profession ● Certification of disability by a family member, or a person who stays with the Insured Person, or from persons not registered as Medical Practitioners under the respective Medical Councils, or from a Medical Practitioner who is practicing outside the discipline that he is licensed for. ● Unlawful Activities ● Death, injury, illness or disability caused by participation of the Insured Person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable. ● War and hazardous substances ● Non-Medical Expenses ● Organ Donor ● Hazardous Activities ● Any physical, or medical condition or Treatment or service that is specifically excluded in the Policy Schedule / Certificate of Insurance under special conditions. <p>Specific exclusion applicable to 3.2. Personal Accident Category</p> <ol style="list-style-type: none"> 1. Working in underground mines, tunnelling or explosives, or involving electrical installation with high tension supply, or as jockeys or circus personnel, or engaging in Hazardous Activities. 2. Certification of disability by a family member, or a 	<p>6 1.2</p>
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		<p>person who stays with the Insured Person, or from persons not registered as Medical Practitioners under the respective Medical Councils, or from a Medical Practitioner who is practicing outside the discipline that he is licensed for.</p> <ol style="list-style-type: none"> 3. Death or disability caused other than by an Accident. 4. Medical or surgical treatment except as necessary solely and directly as a result of an Accident. 5. Death or disability resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy or a consequence thereof including ectopic pregnancy unless specifically arising due to Accident. 6. Chemical Attack: 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 disability or death. 7. Biological Attack: Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) microorganisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any Illness, incapacitating disability or death. <p>Specific Exclusion applicable to 3.3 Out-patient Treatment Cover</p> <ul style="list-style-type: none"> • Inpatient Care and Day Care Treatments will not be covered. <p>Specific exclusions applicable to 3.4 critical Illness Category</p> <ol style="list-style-type: none"> 1. Certification / diagnosis / Treatment by a family member, or a person who stays with the Insured Person, or from persons not registered as Medical Practitioners under the respective Medical Councils, or from a Medical Practitioner who is practicing outside the discipline that he is licensed for, or any diagnosis or Treatment that is not scientifically recognised or Unproven/Experimental treatment, or any form of clinical trials or any kind of self-medication and its complications. 2. Chemical Attack: 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 disability or death. 3. Biological Attack: Biological attack or weapons 	<p>6 1.3</p> <p>6 1.4</p>
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		<p>means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) microorganisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disability or death.</p> <p>Specific Exclusion for Key Replacement</p> <p>Acko would not be liable for:</p> <ul style="list-style-type: none"> • Any damage/ loss to keys/lock/lockset due to malicious activities, any deliberate or criminal act. • Any loss or damage covered under the manufacturer's warranty. • Any claim where the Insured is not able to provide the invoices/receipts for the payments made towards repair or replacement. • Any loss or damage caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material. • Any loss or destruction of, or damage to, any part of the Insured's vehicle other than the keys of the Insured's vehicle, its associated lock, ignition system, any immobilizer, infra-red handset and/or alarm attached to the fob. • Any kind of consequential losses • Any cost to replace keys for vehicles that you do not own <p>Specific Exclusion for Garage Cash</p> <p>Acko would not be liable for:</p> <ul style="list-style-type: none"> • Any damage/ loss to keys/lock/lockset due to malicious activities, any deliberate or criminal act. • Any loss or damage covered under the manufacturer's warranty. • Any claim where the Insured is not able to provide the invoices/receipts for the payments made towards repair or replacement. • Any loss or damage caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material. • Any loss or destruction of, or damage to, any part of the Insured's vehicle other than the keys of the Insured's vehicle, its associated lock, ignition system, any immobilizer, infra-red handset and/or alarm attached to the fob. • Any kind of consequential losses • Any cost to replace keys for vehicles that you do not own. 	<p>6 1.5</p> <p>6 1.6</p> <p>6 1.7</p>
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		<p>Specific Exclusion for Loss income Due to Damage of Vehicle</p> <ul style="list-style-type: none"> • The vehicle must be unusable due to the accident, and repairs must require the above stated time for the repair. • The repair must be carried out in the network/authorized garage. • You have to submit a repair invoice or other related documents as a claim proof. <p>Specific Exclusion for Business Shutdown Acko will not be liable for the following losses and expenses stated below: Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.</p> <ul style="list-style-type: none"> • Loss, destruction or damage directly or indirectly caused to the property insured by: <ol style="list-style-type: none"> a. ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. b. the radio active, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component. • Loss, destruction or damage directly or indirectly caused to the property insured by: <ol style="list-style-type: none"> a. Loss, destruction or damage caused to the insured property by pollution or contamination excluding pollution or contamination which itself results from a peril hereby insured against. b. any peril hereby insured against which itself results from pollution or contamination. • Loss, destruction or damage to bullion or unset precious stones, any curios or works of art , manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the policy. • Loss, destruction or damage to the stocks in Cold Storage premises caused by change of temperature. • Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of 	<p>6 1.8</p>
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		<p>any kind or description whatsoever.</p> <ul style="list-style-type: none"> • Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered. • Any kind of loss due to the Act of Terrorism. <p>Specific Exclusions for Loss of Income</p> <p>Acko will not be liable for the following losses and expenses stated below:</p> <ol style="list-style-type: none"> 1. In the event of termination, dismissal, suspension or retrenchment of the Insured Person (or his/her spouse) being attributed to any dishonesty/mis-declaration or fraud on the part of the Insured Person (or his/her spouse) or his/her willful violation of any rules of the Employer or laws for the time being in force or any disciplinary action against the Insured Person (or his/her spouse) by his/her the Employer. 2. Any loss of income which is voluntary in nature. 3. Any claim relating to unemployment from a job which is casual, temporary, seasonal or contractual in nature or the Insured Person (or his/her spouse) not on the direct rolls of the Employer. 4. Any unemployment due to resignation, retirement whether voluntary or otherwise. 5. Unemployment at the time of commencement of the Policy Period/Cover Period or arising within the first 90 days of commencement of the Policy Period/Cover Period. 6. Temporary dismissal or suspension of the Insured Person (or his/her spouse) from the employment by respective Employer. 7. Any unemployment from a job under which no regular monthly salary is provided to the Insured Person (or his/her spouse). 8. Any unemployment due to non-confirmation of employment after or during such period under which the Insured Person (or his/her spouse) was under probation. <p>Specific Exclusions for Cyber Protection</p> <p>Acko shall not be liable for any claims under the Policy,</p>	<p>6 1.9</p> <p>6 1.10</p>
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		<p>directly or indirectly, caused by, arising from or in any way attributable to any of the following, except where provided to the contrary under any covers in the Policy or specified as such in the Policy Schedule/Certificate of Insurance:</p> <ol style="list-style-type: none"> a. Insured events or circumstances that could reasonably lead to an insured event which are known by you prior to the inception of this policy. b. Any action or omission of you or any misbehavior of you which is intentional, malicious, dishonest, deliberate or reckless. c. Any action or omission in your capacity as an employee, self-employed person or in any professional or business capacity. d. War or cyber operation (whether declared or not). Discharge of a nuclear weapon will be deemed to arise from war even if accidental. Notwithstanding our burden of proof, which shall remain unchanged by this exclusion clause, for determining attribution of a cyber operation to a sovereign state, you and we will consider any available, objectively reasonable evidence. This may include formal or official attribution by the government of the sovereign state in which the computer systems affected by the cyber operation are physically located to another sovereign state or those acting at its direction or under its control. e. Failure, interruption, degradation or outage of infrastructure (e.g. any communication equipment, air conditioning, power supply installations, standalone generators, frequency inverter units, transformers and any other facilities that are used to maintain the functioning of electronic facilities that support computer systems and data) or related services of the following third party providers that are not under your control: telecommunication (including the internet), internet service (including internet service providers responsible for the provision of services, hardware and technical equipment for accessing and use/operation of the internet; domain name system service providers; other internet and external network service providers responsible for internet exchanges; network providers; and cable network, satellite and radio communication network operators), satellite, cable, electricity, gas or water providers. f. Loss of or damage to tangible property and any consequential losses resulting therefrom, including the loss of use of tangible property. (This exclusion 	
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		<p>shall not apply to Cover “Lost of Wallet Coverage”).</p> <p>g. Investment or trading losses including but not limited to inability to sell, transfer or otherwise dispose of securities, market fluctuations, economic sanctions or cyberattacks resulting in financial loss. H</p> <p>h. Bodily injury, psychological harm, trauma, illness or death. This exclusion shall not apply to anxiety or mental stress as set forth in Cover “Identity Theft” and Cover “ATM Assault and Robbery”)</p> <p>i. Misappropriation, theft, infringement or disclosure of any intellectual property (such as patents, trademarks, copyrights). However, theft, infringement, misuse or abuse of patents will always remain excluded.</p> <p>j. Third party claims made by one insured against another insured.</p> <p>k. Contractual liability which exceeds legal liability which would otherwise arise.</p> <p>l. Any costs of betterment of your personal device or your smart home devices to the insured event, unless unavoidable.</p> <p>m. Any losses or liabilities connected with any types of purchase or sale transactions or other dealing in securities, commodities, derivatives, foreign or Federal Funds, currencies, foreign exchange, currency swap and the like.</p> <p>n. Any loss of or damage to cryptocurrencies (e.g. Bitcoin, Ethereum, Ripple, IOTA).</p> <p>o. Any activity that qualifies under Gambling, Betting and Skill-based Gaming.</p> <p>p. Any liability covered under any other underlying insurance policy which can be considered primary.</p> <p>q. Any actual or alleged loss caused by any civil or foreign war, invasion, strike, riot, rebellion, civil commotion, or arising from detention, confiscation or distribution by customs, police or other public authorities.</p> <p>r. Any Insured committing or attempting to commit a breach of law with criminal intent.</p> <p>Specific Exclusions for Fraudulent Charge on Loss of Card</p> <p>Acko shall not be liable to make any payment for any claim under this cover, directly or indirectly, caused by, based upon, arising out of, or in any way attributable to any of the following:</p>	<p>6 1.11</p> <p>6 1.12</p>
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		<p>arising from events, stated below:</p> <ul style="list-style-type: none"> ● Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance. ● War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power. ● Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it. ● Pollution or contamination, unless <ul style="list-style-type: none"> a. the pollution or contamination itself has resulted from an Insured Event, or b. an Insured Event itself results from pollution or contamination. ● Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self- heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. ● Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy. ● Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event. ● Loss or damage to any Insured Property removed from Your Home to any other place. ● Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever. ● Any reduction in market value of any Insured Property after its repair or reinstatement. ● Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement. ● Costs, fees or expenses for preparing any claim. 	<p>6 1.15</p>
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		<ul style="list-style-type: none"> • Any kind of loss due to the Act of Terrorism. <p>Specific Exclusion for Trip Cancellation</p> <ol style="list-style-type: none"> a. Any change of plans or dis-inclination on your part or that of any other passenger to travel. b. Lack in the number of persons required to commence any tour, conference, accommodation or travel arrangement or the negligence of the wholesaler or the operator. c. The failure of your travel agent to pass on the monies to operators or to deliver promised services d. Any claim for a medical condition if any of the following applied when you purchased or renewed your e. Policy or when you booked your trip (whichever is later) or You, your immediate family or travelling companion had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by us. f. Any cancellation due to Hospitalization resulting from pre-existing disease, Childbirth, Pregnancy or related medical complications to You, Your immediate family or travelling companion. g. Any claim where you were aware of the fact that the perils listed in the above section existed prior to the purchase of the policy. h. Failure to start the journey due to rejection of VISA in case of international travel only. i. If your trip is cancelled due to Natural Calamity not declared by the appropriate government authority. j. Cancellation of the trip either wholly or in part done at the instance of the common carrier/ Public Carrier or by the travel agent, Air transport Authority or any government body. k. Strike, Civil unrest, labour disputes and other similar events which existed or of which advance warning had been given prior to the date on which Trip was booked. <p>Specific Exclusion for Asset Protection</p> <p>We shall not be liable to make any payment for any claim under all covers of this Section in respect of an Insured Asset, directly or indirectly for, caused by, arising from or in any way attributable to any of the</p>	<p>6 1.16</p>
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		<p>following:</p> <ul style="list-style-type: none"> ● Any Insured Asset not mentioned in your Policy Schedule/Certificate of Insurance. ● Any loss or damage caused by any defects existing at the time of commencement of the cover of the Insured Asset under the Policy within the knowledge of the Insured, or his representatives. ● Any loss of data stored in the Insured Asset, or costs related to re-creation of such stored data. ● Any loss or damage as a direct consequence of wear and tear or of gradual deterioration due to atmospheric conditions. ● Any service provider charges incurred or any other consequential damage or financial loss incurred from the use of the Insured Asset following a Theft, Robbery or Burglary. ● Any loss or damage to any consumable items, attachments or accessories related to the Insured Asset, such as any SIM card, memory card, software (including programs, data and user settings), modem, scanner, printer, earphones, adapter or charger. ● Any unexplained or mysterious disappearance of the Insured Asset, where the details of the incident are not available or specified as Theft, Burglary or Robbery. ● Any loss or damage to any Insured Asset put up for rental or hire purposes, unless expressly covered in the Policy Schedule/Certificate of Insurance. ● Any loss or damage to the Insured Asset covered under this Policy and falling under the terms of any maintenance agreement or warranty provided by the OEM or seller. ● Any loss or damage for which the manufacturer or seller of the Insured Asset or any other third party is responsible either by law or under contract. ● Willful act or willful negligence of the Insured or his/her representative. ● Aesthetic defects, including but not limited to dents, scratches on painted, polished or enameled surfaces, and broken plastic on ports and antennae. ● Any loss or damage to any Insured Asset put up for rental or hire purposes. ● Any change in ownership of the Insured Asset, or use for any purpose not intended. ● Any repairs performed outside India. ● Participation in any naval, military or air force operations, engaging in manual labour, mining, 	<p>6 1.17</p>
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		<p>tunnelling or any work involving electrical installation with high tension supply, engaging in any Hazardous Activities, testing of any kind, or anything attributable to aerial photography, ammunition, explosives, firearms or flight duty, except as a fare-paying passenger.</p> <p>Specific Exclusion for Breakdown</p> <p>We shall not be liable to make any payment for any claim under all covers of this Section in respect of an Insured Asset, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:</p> <ul style="list-style-type: none"> ● Any Insured Asset not mentioned in your Policy Schedule/Certificate of Insurance. ● Any costs explicitly covered by any other OEMs, sellers, suppliers, insurance, or repairer, under contract or law other than the Insured. ● Any events or occurrence that is expressly specified to be excluded from the scope of this Policy in the Policy Schedule/Certificate of Insurance. ● Any non-operating and cosmetic damage to the Insured Asset, such as damage to aesthetics, paintwork, finish, dents or scratches. ● Accessories used in or with the Insured Asset, such as any SIM card, memory card, software (including programs, data and user settings), modem, scanner, printer, headphones, earphones, remote controllers, adapter or charger. ● Replacement of any consumable item or accessory, including but are not limited to any plugs, fuses, light bulbs, light covers, cables, filters, attachments, belts, toner, ribbons, drums, tapes or software and add-on options incorporated as a part of the Insured Asset. <p>Normal wear and tear of items not integral to the functioning of the Insured Asset - Routine maintenance, cleaning, lubrication, adjustments or alignments, overhaul, modification and descaling.</p> <ul style="list-style-type: none"> ● Any consequential or incidental loss or Injury to a person, or loss or damage to any other item or property, or any incidental, contingent, special or any direct or indirect loss and consequential damages including but not limiting to losses incurred due to any delay in rendering service related to this Policy. ● Any loss or damage caused by way of any unauthorized repair, Theft, Burglary, Robbery and incidents involving or attributable to any earthquake, storm and or hurricane, any abuse or misuse of such Insured Asset, effects of or relating to sand, dust, 	
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		<p>water, failure to take reasonable care, fire, flood, lightning, malicious damage, impact, corrosion, battery leakage, acts of God, animal or insect infestation or intrusion.</p> <ul style="list-style-type: none"> ● Any loss or damage resulting from a failure to follow the OEM's instructions in relation to power outages, surges or dips, or any improper voltage or current supplied to the Insured Asset. ● Reception or transmission problems resulting from external causes. ● Any batteries and related power accessories, internal or external to the Insured Asset. ● Breakdowns caused by computer virus, malware, cyber threats, or realignments to the Insured Asset. ● Any recalls or modifications to the Insured Asset. ● Any costs arising from incorrect installation, modification or maintenance. ● Any costs incurred if no fault or defect is found with the Insured Asset. ● Any costs or loss arising from inability to use the Insured Asset. ● Damage / failure caused before or during any delivery of the Insured Asset. ● Any loss or damage deemed contrary to public policy, or which is uninsurable under Indian law. ● Any loss or damage to any Insured Asset put up for rental or hire purposes. ● Any change in ownership of the Insured Asset, or use for any purpose not intended. ● Any repairs performed outside India. ● Participation in any naval, military or air force operations, engaging in manual labour, mining, tunnelling or any work involving electrical installation with high tension supply, engaging in any Hazardous Activities, testing of any kind, or anything attributable to aerial photography, ammunition, explosives, firearms or flight duty, except as a fare-paying passenger. <p>Specific Exclusion for Delay In Salary Payment</p> <ul style="list-style-type: none"> ● Resignation, suspension, or termination of the employee ● Labour strikes, lockouts, or internal company disputes ● Any non-verifiable or cash-based employment ● Salary deductions authorized under law or contract ● Employer delay due to fund mismanagement (unless insolvency is declared) <p>Specific Exclusion for Rescinding of Offer Letter</p> <ul style="list-style-type: none"> ● The offer was rescinded due to misrepresentation, 	<p>6 1.18</p> <p>6.19</p>
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		<p>fraud, or adverse background check findings related to the Insured Person.</p> <ul style="list-style-type: none"> • The Insured Person voluntarily declined the offer or accepted an alternative employment opportunity. • The rescission was communicated prior to the policy inception date. • Employment with a non-registered, unverified, or informal employer. 	
7	Waiting Period	<p>Initial waiting Period: 30 days for all illnesses (not applicable in case of continuous renewal or accidents)</p> <p>Critical illness Waiting period – As per policy schedule</p> <p>Specific Waiting periods (Not applicable for claims arising due to an accident): As Per the Policy Schedule</p> <p>Pre-existing diseases: As per the policy Schedule</p>	<p>5.1.3</p> <p>4.1.1.1</p> <p>5.1.2.</p> <p>5.1.1.</p>
8	<p>Financial Limits of Coverage</p> <p>i. Sub-limit (It is a pre defined limit and the insurance company will not pay any amount in excess of this limit)</p> <p>ii. Co-payment (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured).</p> <p>iii. Deductible (It is a specified amount:</p> <ul style="list-style-type: none"> - 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) 	<p>The policy will pay only up to the limits specified hereunder for the following diseases/procedures:</p> <p>Sublimit : Not Applicable</p> <p>Co-payment - as per the policy Schedule</p> <p>Deductible - as per the policy Schedule</p>	

	iv. Any other limit (as applicable)		
9	Claims/Claims Procedure	<p>Cashless claim facility can be availed in all network hospitals. The list of network hospitals is available on our website www.acko.com/gi/download or can be checked at customer care Number 1800 266 2256 or email hello@acko.com.</p> <p>Turn Around Time (TAT) for health claims settlement:</p> <ol style="list-style-type: none"> i. TAT for preauthorization of cashless facility: 1 hour ii. TAT for cashless final bill authorization: 3 hours <p>For reimbursement of a claim, please submit all necessary documents on our App or email to us. We may ask for original hard copies of the documents in some cases.</p> <p>Please find the important links/numbers below:-</p> <ol style="list-style-type: none"> 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>Kindly refer to clause 7 of Section 7.II for detailed claims procedure for varied covers.</p>	7
10	Policy Servicing	<p>Company Officials: Acko General Insurance Limited, 2nd floor, #36/5, Hustlehub One East, 27th Main Rd, Sector 2, HSR Layout, Bengaluru, Karnataka - 560102</p> <ul style="list-style-type: none"> • Our website: www.acko.com/gi • Email: health@acko.com <p>Toll Free: 1800 266 2256</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 you can also write to grievance@acko.com. Your complaint will be acknowledged by us within 24 working hours.</p> <p>If in case you are dissatisfied with the decision/resolution provided through details indicated above on your Complaint or have not received any</p>	7(6)

		<p>response within 14 working days, you may write or email to Grievance Redressal Officer: Email: gro@acko.com Postal Address: Acko General Insurance Limited, 2nd Floor, 36/5 Hustlehub One East, Somasandrapalya, 27th Main Road Sector 2, HSR Layout, Karnataka Bangalore – 560102 The Grievance Redressal Officer will provide a final response within 7 days of receipt of the escalation. If in case your issue still remains unresolved and you wish to pursue other avenues for redressal of grievances, If You are not satisfied with the redressal of grievance, You may also approach IRDAI through its toll-free number 155255 or by registering a complaint online on the Bima Bharosa platform (https://bimabharosa.irdai.gov.in/). For more information, please visit 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 If your complaint remains unresolved within 30 days of lodging it with us, you may approach the Insurance Ombudsman at: https://cioins.co.in/Complaint</p>	
12	Things to remember	<p>In case of Health Segment</p> <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>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: When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer.</p> <p>For migrating or porting out this policy, please write to us at health@acko.com or call us at 1800 266 2256</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 the enhanced portion of the sum insured.</p> <p>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</p>	<p>7(12)</p> <p>7(9)</p> <p>7(7&8)</p> <p>7(10)</p>

		<p>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.</p> <p>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.</p>	
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>In the event of misrepresentation, mis-description, nondisclosure of material facts, fraud or non-cooperation by You in the proposal form, personal statement, medical history, declaration, and connected documents, or a claim is found to be fraudulent or any fraudulent means or devices are used by You or any one acting on Your behalf to obtain any Benefit under this Policy, the Policy shall stand void and all premium paid hereon shall be forfeited to the company.</p> <p>Material facts include all the information provided as part of the proposal form for purchasing the policy</p>	

PART II. LIFE INSURANCE

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 the Insurance Product and Unique Identification Number (UIN)	Acko Life Group Term Life Secure UIN :													
2	Policy Number	XXXXXXXXXXXXXX													
3	Type of Insurance Policy	Pure Risk (Group Pure Risk Product)													
4	Basic Policy Details	<table border="1"> <tr> <td>Installment Premium</td> <td>INR XXXXX</td> </tr> <tr> <td>Mode of Premium Payment</td> <td>XX</td> </tr> <tr> <td>Sum Assured on Death</td> <td>Basis Loan Schedule on COI/ As agreed with Member</td> </tr> <tr> <td>Sum Assured on Maturity</td> <td>Not Applicable</td> </tr> <tr> <td>Premium Payment Term</td> <td>XXX</td> </tr> <tr> <td>Policy Term</td> <td>XX Years</td> </tr> </table>	Installment Premium	INR XXXXX	Mode of Premium Payment	XX	Sum Assured on Death	Basis Loan Schedule on COI/ As agreed with Member	Sum Assured on Maturity	Not Applicable	Premium Payment Term	XXX	Policy Term	XX Years	
Installment Premium	INR XXXXX														
Mode of Premium Payment	XX														
Sum Assured on Death	Basis Loan Schedule on COI/ As agreed with Member														
Sum Assured on Maturity	Not Applicable														
Premium Payment Term	XXX														
Policy Term	XX Years														
5	Policy Coverage/ Benefits Payable	<table border="1"> <tr> <td>Benefits Payable on Maturity</td> <td>Not Applicable</td> </tr> <tr> <td>Benefits Payable on Death</td> <td>Sum assured on death, defined as per the Certificate would be paid on death. In the event that the Master Policyholder terminates the Group Policy, individual members will be</td> </tr> </table>	Benefits Payable on Maturity	Not Applicable	Benefits Payable on Death	Sum assured on death, defined as per the Certificate would be paid on death. In the event that the Master Policyholder terminates the Group Policy, individual members will be	Section 4 (Part C) Section 4 (Part C)								
Benefits Payable on Maturity	Not Applicable														
Benefits Payable on Death	Sum assured on death, defined as per the Certificate would be paid on death. In the event that the Master Policyholder terminates the Group Policy, individual members will be														

			permitted to continue the insurance coverage to the extent available under the Group Policy.						
		Survival Benefits excluding that payable on maturity	Not Applicable						
		Surrender benefits	<table border="1"> <tr> <td></td> <td> <p>In case of Surrender of the Master Policy or Member's Insurance Coverage, an amount equal to 50% of the Single Premium adjusted for the unexpired duration of the Policy Term or Member Coverage Term of the discontinuing Members, as applicable, would be payable.</p> </td> <td rowspan="2" style="vertical-align: middle; text-align: center;"> <p>Section 4 (Part C)</p> <p>Section 1 (Part D)</p> </td> </tr> <tr> <td style="vertical-align: middle; text-align: center;"> <p>Single Pay</p> </td> <td> <p>The formula shall be as given below:</p> <p style="text-align: center;"><i>50% * Installment Premium * (Unexpired Period of Coverage in months (based on premium payment mode) on the date of Surrender[^] / Total Period of Coverage in months (based on premium payment mode)) *</i></p> <p style="text-align: center;"><i>(Sum Assured applicable on the date of Surrender^{^^} / Sum Assured on the Date of Commencement of</i></p> </td> </tr> </table>		<p>In case of Surrender of the Master Policy or Member's Insurance Coverage, an amount equal to 50% of the Single Premium adjusted for the unexpired duration of the Policy Term or Member Coverage Term of the discontinuing Members, as applicable, would be payable.</p>	<p>Section 4 (Part C)</p> <p>Section 1 (Part D)</p>	<p>Single Pay</p>	<p>The formula shall be as given below:</p> <p style="text-align: center;"><i>50% * Installment Premium * (Unexpired Period of Coverage in months (based on premium payment mode) on the date of Surrender[^] / Total Period of Coverage in months (based on premium payment mode)) *</i></p> <p style="text-align: center;"><i>(Sum Assured applicable on the date of Surrender^{^^} / Sum Assured on the Date of Commencement of</i></p>	
	<p>In case of Surrender of the Master Policy or Member's Insurance Coverage, an amount equal to 50% of the Single Premium adjusted for the unexpired duration of the Policy Term or Member Coverage Term of the discontinuing Members, as applicable, would be payable.</p>	<p>Section 4 (Part C)</p> <p>Section 1 (Part D)</p>							
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				<i>Risk /Effective Date of Coverage)</i> ^ Ignoring fraction of a month ^^ As per the schedule mentioned in the Certificate of Insurance	
			Regular Pay	None	
		Options to policyholders for availing benefits, if any, covered under the policy	Not Applicable		
		Other benefits/options payable, specific to the policy, if any.	Not Applicable		
		Lock-in period for Linked Insurance products	Not Applicable		
6	Riders Opted, if any	Not Applicable			
7	Exclusions (events where insurance coverage is not payable),	Notwithstanding anything stated herein, if a Member commits suicide, whether sane or insane, within 1 (One) year from the Date of Commencement of Risk /Effective Date of Coverage or Entry Date, as the case may be, such			Section 7 (Part F)

	if any.	<p>Member's Insurance shall cease immediately and no Death Benefit is payable under this Policy in relation to such Member. In such an event, We will only refund the Premium received by Us (inclusive of extra premiums and excluding taxes, if any) in respect of such Member, without interest and after deducting the proportional expenses incurred by Us for the grant of Insurance. However, the refund of the Premium by Us in no case shall be less than 80% (Eighty Percent) of the Premium received by Us in respect of such Member.</p> <p>In case of schemes, where the Insurance Coverage is compulsory, suicide exclusion will not be applicable.</p>	
8	Waiting/Lien Period, if any	Not Applicable	
9	Grace Period	<p>In the event where the Master Policyholder or Insured Member (as applicable) fails to pay the due Premium on the instalment Premium due date, We will allow a Grace Period to pay the due Premium while continuing the applicable Insurance Coverage and Benefits under it. After the expiry of the Grace Period without receipt of the Premium in full, the Benefits under Master Policy/Insurance Coverage for the respective Insured Member(s), as the case may be, shall lapse and all Our liability shall immediately and automatically cease. A Grace Period of 30 days from the instalment Premium Due Date shall be provided for Regular Pay Policy for paying overdue Premium to Us without any penalty/late fee during which Death Benefit and all the chosen inbuilt optional Benefits, if any, under Master Policy/Insurance Coverage of Insured Member will be considered to be In Force with the risk cover without any interruption as per the terms of the Master Policy.</p>	Section (Part C) 6
10	Free Look Period	The Free Look Period is 30 days from the date of receipt of this Certificate of Insurance	Section (Part D) 5
11	Lapse, paid-up and revival of the Policy	<p>If due premiums (for other than Single Premium) are not paid within the Grace Period the policy moves to Lapse Status. The policy may be reinstated for full benefits, within five years from the date of the first unpaid premium, or Policy End Date as per this agreement, whichever is earlier.</p> <p>The reinstatement will be considered on receipt of written application from the policyholder along with the proof of continued insurability of life assured and on payment of all overdue premiums with interest. The reinstatement of the base policy will be affected as per the prevailing board approved</p>	Section (Part D) 8

		<p>underwriting policy (BAUP) of the company. The interest will be charged at a rate declared by the company from time to time.</p> <p>The company has a policy on the Revival Interest Rate and the interest rate charged shall be communicated to the policyholder on 1st April of each Financial Year.</p> <p>Please note, reinstatement is applicable only for policies other than Single Pay .</p>	
12	Policy Loan, if applicable	Not Applicable	
13	Claims Procedure	<p>For processing a claim, please submit all necessary documents \ by mailing us at claims.life@acko.com. We may ask for original hard copy of the documents on case-to-case basis.</p> <p>or</p> <p>The Claimant/Nominee can contact the Master Policy Holder.</p> <p>Master Policy holder would collect all the documents from the claimant/Nominee and send the claim intimation to the insurance company.</p> <p><u>TAT for claim settlement:</u></p> <p>Death claim under the policy shall be processed within 15 days from the date of receipt of claim intimation along with all relevant papers. However, where the circumstances of a claim warrant an investigation, the claim shall be settled within 45 days thereafter from the receipt of claim intimation.</p> <p><u>Mandatory Documents Required for claims intimation:</u></p> <p>Kindly refer to the policy document for the list of documents required for claim intimation.</p> <p>Please find the important links/numbers below:</p> <p>i. Helpline Number: 1800 210 1992</p> <p>ii. Claims Support ID: claims.life@acko.com</p> <p>Download the claim form: www.acko.com/life</p>	Section 2 (Part F)
14	Policy Servicing	<p>Kindly visit our website https://www.acko.com/life/customer-service-tats/ for turn around times (TAT) for customer service Company</p>	Part G

		<p>Contact details of the insurer -</p> <p>#36/5, Hustlehub One East, Somasandrapalya, 27th Main Rd, Sector 2, HSR Layout, Bengaluru, Karnataka 560102</p> <p>website: www.acko.com/life Email: support.life@acko.com</p> <p>Toll Free: 1800 210 1992</p> <p>You may also register your complaint by clicking this link https://bimabharosa.irdai.gov.in/Home/Home</p>	
15	Grievances/complaints	<p>Grievance Redressal Officer: You may reach out to us at gro.life@acko.com or Details of the Grievance Redressal Officer are available on the Company's website at: https://www.acko.com/life/customer-service/grievance-redressal/</p> <p>Customer Service Helpdesk - Acko Life Insurance Limited, 36/5, Hustle Hub One East, Somasandrapalya, 27th Main Road, Sector 2, HSR Layout, Bengaluru, Bengaluru Urban, Karnataka, 560102 Helpline No: 1800 210 1992</p> <p>Email: grievance.life@acko.com</p> <p>Ombudsman: Insurance Ombudsman contact and address details are mentioned in Annexure A of the policy document or at the IRDAI website www.irdai.gov.in or on Council of Insurance Ombudsman website at www.cioins.co.in</p> <p>You may also register your complaint by clicking this link https://bimabharosa.irdai.gov.in/Home/Home</p>	Part G

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

DECLARATION BY THE POLICYHOLDER

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

Place:

Date:

Signature of the Policy Holder