

Customer Information Sheet

Consumable Items Add-on Cover

SI No	Title	Description	Policy Clause Number
1	Product Name	Consumable Items Add-on Cover	
2	What am I covered for	<ul style="list-style-type: none"> • Consumable Items: Coverage for expenses for consumables sanitary pads, crepe bandage, diaper of any type, nebulizer kit, diabetic footwear that are placed under List-I of Annexure-A which are consumed during the period of hospitalization related to the insured person's illness/disease/injury. 	D.1.1
3	What are the major exclusions in the policy:	<ul style="list-style-type: none"> • Exclusions shall be in line with the base policy unless otherwise stated and covered Section D of this policy terms and conditions. 	E.2
4	Waiting period	<ul style="list-style-type: none"> • Not Applicable 	E.1
5	Payment basis	<ul style="list-style-type: none"> • Cashless facility or reimbursement of covered expenses up to specified limits. 	
6	Loss Sharing	<ul style="list-style-type: none"> • As per Base Policy. 	
7	Renewal Conditions/Benefits	<ul style="list-style-type: none"> • This Add-on cover under this Policy shall follow renewal condition mentioned in the Base Policy. 	F
8	Renewal Benefits	<ul style="list-style-type: none"> • N/A 	F
9	Cancellation	<ul style="list-style-type: none"> • As per the Base Policy. 	F
10	Claims	<ul style="list-style-type: none"> • All claims must be made in accordance with the procedure set out in Base Policy unless otherwise stated and covered in Section D of this policy terms and conditions. 	F
11	Policy Servicing/Grievances/Complaints	<ul style="list-style-type: none"> • As per the Base Policy 	F
12	Insured's Rights	<ul style="list-style-type: none"> • As per the Base Policy. 	F
13	Insured's Obligations	<ul style="list-style-type: none"> • Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid. • Disclosure of Material Information during the policy period such as change in occupation 	F

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Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.