

## Customer Information Sheet

**Health & Wellness Add-on Cover**

SI No	Title	Description	Policy Clause Number
1	Product Name	<b>Health &amp; Wellness Add-on Cover</b>	
2	What am I covered for	<ul style="list-style-type: none"> <li>• Health &amp; Wellness App: This app will have mechanism to track your physical activities, On the basis of level of Physical activity, Health and Wellness app will calculate the reward points and these accumulated reward points can be redeemed on following:               <ul style="list-style-type: none"> <li>○ Discounts on Diagnostic tests within network of empanelled Diagnostic centres</li> <li>○ Discounts on OPD consultations on specified network</li> <li>○ Discount on Mobility Devices</li> <li>○ Discount on Medical Devices including but not limited to thermometer, glucometer, oximeter, BP Meter. Scope will be restricted to the items mentioned in the app.</li> </ul> </li> <li>• Teleconsultations (video consultations) – Insured member can avail 4 teleconsultations per quarter (3 months) of calendar year with General Physicians/ specialized doctors on the Health and Fitness app.</li> <li>• Virtual Health Coach- A virtual health professional (not chat bot) specialized in the area of Diet &amp; Nutritional Management, Exercise and Fitness management who will resolve your queries relating to Food to be preferred/to be avoided, diet to be followed keeping in mind the regional variations of food. Virtual Health Coach will also advise customers on fitness and exercise related queries i.e. quantum and intensity of physical activity Running, jogging, gymnasium, treadmill, cross-trainer and other physical activities/exercise.</li> </ul> <p>Important Terms and conditions of Health and Wellness Plus Benefit:</p> <ol style="list-style-type: none"> <li>1. This Benefit is available only for Insured Members who are 18 years and above.</li> <li>2. This benefit is available to maximum 2 Insured Persons either to Adult or Children more than 18 years in the Floater Policy.</li> </ol>	Section D
3	What are the major exclusions in the policy:	<ul style="list-style-type: none"> <li>• The Add-on cover under this policy shall follow exclusion mentioned in the base policy unless otherwise stated and covered <b>Section D</b> of this policy terms and conditions</li> </ul>	Section E
4	Waiting period	<ul style="list-style-type: none"> <li>• Not Applicable</li> </ul>	
5	Payment basis	<ul style="list-style-type: none"> <li>• Cashless facility or reimbursement of covered expenses up to specified limits.</li> </ul>	
6	Loss Sharing	N/A	

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7	<b>Renewal Conditions/Benefits</b>	<ul style="list-style-type: none"> <li>The Add-on covers under this Policy shall follow renewal condition mentioned in the Base Policy.</li> </ul>	Section F.1
8	<b>Renewal Benefits</b>	<ul style="list-style-type: none"> <li>N/A</li> </ul>	Section F.1
9	<b>Cancellation</b>	<ul style="list-style-type: none"> <li>As per the Base Policy.</li> </ul>	Section F.1
10	<b>Claims</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>	Section G
11	<b>Policy Servicing/Grievances/Complaints</b>	<ul style="list-style-type: none"> <li>As per the Base Policy.</li> </ul>	Section F.1
12	<b>Insured's Rights</b>	<ul style="list-style-type: none"> <li>As per the Base Policy.</li> </ul>	Section F.1
13	<b>Insured's Obligations</b>	<ul style="list-style-type: none"> <li>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.</li> <li>Disclosure of Material Information during the policy period such as change in occupation</li> </ul>	Section F.1

**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.**