

Customer Information Sheet

Edelweiss Health Insurance

Description is illustrative and not exhaustive

Sr. No	Title	Description	Refer to Policy Clause Number
1	Product Name	Health 241 Add-On	
2	What am I covered for?	<p>Since you've paid the additional premium as shown in your Policy Schedule, we agree to waive the first renewal premium of the Edelweiss Health Insurance Policy, provided</p> <ol style="list-style-type: none"> There is no claim paid/ admissible to you during the term of this Add-on. This add-on has been purchased with a new Edelweiss Health Insurance policy of one year tenure for the first time (Individual + Floater), and not an existing policy. This premium waiver benefit is applicable only for the first renewal of the policy and not available at subsequent renewals. This Add-on benefit is offered only once at the time of initial entry of the insured of Edelweiss Health Insurance Policy. 	Section II. Benefit

Benefit Illustration in respect of policies offered on Individual and Family floater basis (Plan Type Silver)

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall - sum insured (Only one sum insured is available for the entire family)			
	Premium (Rs.)	Sum insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)
65	5,158	5,00,000	5,158	5%	4,900	5,00,000	NA			
60	4,620	5,00,000	4,620	5%	4,389	5,00,000				
35	1,299	5,00,000	1,299	5%	1,234	5,00,000				
30	1,037	5,00,000	1,037	5%	985	5,00,000				
Total	12,113		12,113		11,507					
"Total Premium for Health 241 Add on Cover for all members of the family is INR 12,113, when each member is covered separately. Sum insured available for each individual is Rs. 5,00,000."			"Total Premium for Health 241 Add on Cover for all members of the family is INR 11,507, when they are covered under a single policy. Sum Insured available for each family member is .5,00,000."				NA			

Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable

Benefit Illustration in respect of policies offered on Individual and Family floater basis (Plan Type Gold)

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall - sum insured (Only one sum insured is available for the entire family)			
	Premium (Rs.)	Sum insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)
65	8,925	5,00,000	8,925	5%	8,479	5,00,000	NA			
60	7,468	5,00,000	7,468	5%	7,094	5,00,000				
35	1,811	5,00,000	1,811	5%	1,720	5,00,000				
30	1,457	5,00,000	1,457	5%	1,384	5,00,000				
Total	19,660				18,677					
"Total Premium for all members of the family is INR 19,660, when each member is covered separately. Sum insured available for each individual is Rs. 5,00,000."			"Total Premium for all members of the family is INR 18,677, when they are covered under a single policy. Sum Insured available for each family member is Rs.5,00,000."				NA			
Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable										

Benefit Illustration in respect of policies offered on Individual and Family floater basis (Plan Type Platinum)

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall - sum insured (Only one sum insured is available for the entire family)			
	Premium (Rs.)	Sum insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)
65	15,015	15,00,000	15,015	5%	14,264	15,00,000	NA			
60	13,545	15,00,000	13,545	5%	12,868	15,00,000				
35	3,242	15,00,000	3,242	5%	3,079	15,00,000				
30	2,651	15,00,000	2,651	5%	2,518	15,00,000				
Total	34,452		34,452		32,729					
"Total Premium for all members of the family is INR 34,452, when each member is covered separately. Sum insured available for each individual is Rs. 15,00,000."			"Total Premium for all members of the family is INR 32,729, when they are covered under a single policy. Sum Insured available for each family member is Rs.15,00,000."				NA			
Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable										

Sr. No	Title	Description	Refer to Policy Clause Number
3	What are the major exclusions in the policy	None	NA
4	Waiting Period	None	NA
5	Payment basis	None	NA
6	Cost-sharing	None	NA
7	Renewal & Other Conditions	<p>1. This Add-on can be taken only with the Edelweiss Health Insurance Policy that we've issued you.</p> <p>2. You can't transfer the benefits of this Add-on to someone else.</p> <p>3. If you make a claim under your basic Edelweiss Health Insurance Policy and/or other optional covers that you've taken, it will be considered as a Claim even for the purpose of this Add-on. The benefits of this Add-on will end once you make such a Claim.</p> <p>4. In case of claim in first policy year is reported by insured in a renewal policy where premium is waived then we will communicate the insured for payment of requisite premium in renewal policy and policy will get continue with continuity benefit. If premium is not received within 15 days of receipt of communication from client then renewal policy will get cancelled Ab Initio, Company will not be on risk during the period when the premium is not received by us.</p> <p>5. All other Terms & Conditions and exclusions remain as per your basic policy.</p> <p>6. You can't include new members for this Add-on in the middle of your policy term. It has to be taken only at the start.</p>	Section III
8	Cancellation	<p>1. You can't cancel only this Add-on, the entire policy needs to be cancelled. Similarly, if you cancel your Edelweiss Health Insurance Policy, this Add-on is also cancelled automatically.</p> <p>2. Your refund of premium in case of cancellation, is worked out as per your basic policy</p>	Section III
9	Policy Servicing/ Grievances/Complaints	<p>For easy and faster response, please feel free to contact on Call us at: 180012000 (Toll-Free) 022 42312000 (Call Charges applicable) Email us at: support@edelweissinsurance.com</p> <p>a. Please feel free to contact our Grievance Cell on Call us at: 1800120216216 Email: grievance@edelweissinsurance.com Address: Edelweiss General Insurance Company Limited, Kohinoor City, Mall, Tower 3, Kiroi Road, Kurla West, Mumbai 400070 Senior citizens can also contact us on</p> <ul style="list-style-type: none"> • Contact Number: 02242312001 • Email:senior.citizen@edelweissinsurance.com <p>b. IRDAI Integrated Grievance Management System - https://igms.ir-da.gov.in/</p> <p>c. Insurance Ombudsman – The contact details of the Insurance Ombudsman offices have been provided as Annexure-A of Policy document.</p>	
10	Rights	None	NA
11	Obligations	None	NA

Legal disclaimer: This information must be read together with the Prospectus and Policy Wording. In case of any conflict between what the CIS says about a point and what the Policy Wording says, the terms and conditions mentioned in the policy wording are final.

All other terms, exclusions and conditions remain as per your basic policy.

This Add-on is subject otherwise to the terms, exceptions, conditions and limitations of your Edelweiss Health Insurance Policy.



Ombudsman and Addresses

Mentioned below are contact details of Ombudsman:

Office Details	Jurisdiction of Office Union Territory, District
AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka
BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chattisgarh
BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar-751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa
CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Tamil Nadu PuducherryTown and Karaikal (which are part of Puducherry).
DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.



Office Details	Jurisdiction of Office Union Territory, District
JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan
ERNAKULAM Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P.-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.