

## NEWBORN CARE ADD-ON



### Customer Information Sheet

Sr. No.	Title	Sales Literature	Refer to Policy Clause Number
	Product Name	Newborn Care Add-On	
1	What am I (customer) covered for?	<p>Thank you! Subject to the additional premium being paid, We agree to cover the new born baby of the Insured from day one i.e from the day of baby's birth or delivery, for whichever option You have selected under base Edelweiss Health Insurance Policy which has 3 variants viz Silver, Gold and Platinum (individual and floater),(as mentioned in the policy schedule), for the maximum limit of liability under as chosen by the Insured/Policyholder, up to a maximum of any two children.</p> <p>Sum Insured options are as below: (please select one )</p> <p>1) Baby covered from day one, up to the maternity Sum Insured (for Edelweiss health Gold and edelweiss health platinum only).</p> <p>2) Baby covered from day one up to the Sum Insured (per child) chosen by members (for all variants (silver, Gold, platinum)).</p>	Section II. Benefit
2	What are the treatments/procedure not covered?	None	NA
3	Waiting Period	None	NA
4	Payment basis	None	NA
5	Cost-sharing	None	NA
6	Insured's rights	Free Look Period: You have a free look period of 15 days from the date of receipt of the policy document. You can cancel your policy only if you have not made any claims under the policy.	NA
7	Renewal & Other Conditions	<p>1. This Add-on can be opted only with the Edelweiss Health Insurance Policy that We've already issued you for the first time or at the renewal of the Policy.</p> <p>2. You can't pass on the benefits of this Add-on to someone else.</p> <p>3. You can't cancel this Add-on solely, the Policy needs to be cancelled, except at the time of renewal of the Policy but if the policy is within free look period, then the customer can cancel the addon without the base policy being cancelled. If you cancel your Edelweiss Health Insurance Policy, this Add-on shall also stand cancelled along with it.</p> <p>4. All other terms &amp; conditions and exclusions stay as per your basic Policy.</p> <p>5. This Add-on cover should be available in your Policy on the date of loss.</p> <p>6. Policy period / coverage for Newborn Care is for a period of 90 days i.e from date of birth to 90 days of baby's age any time during the base policy period.</p> <p>7. This coverage will be rendered effective on and from your baby's date of birth, provided this Add-on has been opted for prior to the said date of birth of Your baby. All exclusions will apply as per the existing Edelweiss health Insurance Policy. However, first 30 days waiting period and</p>	Section III

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		<p>pre-existing condition exclusion will not be applicable for the baby.</p> <p>8. No matter what the waiting period of the maternity benefit in Your existing Policy, the baby will be covered from day one as per the Sum Insured option chosen.</p> <p>9. This benefit is given for one's self and/or spouse, as mentioned in a family floater under this Policy.</p> <p>10. This Add-on shall cease to be in effect once the baby reaches 91 days of age. The Insured can apply for a fresh Policy for the baby, under the base Edelweiss health Insurance Policy, as per the underwriting guidelines of the Company.</p> <p>11. This Add-on is subject to the terms, exceptions, conditions and limitations of the Edelweiss Health Insurance Policy.</p> <p>12. The coverage under this Add-on shall be applicable to only one child per policy year.</p> <p>13. The coverage under this Add-on shall be given to a baby of a legally married couple, up to a maximum of any two children.</p> <p>14. No charges will be paid for umbilical cord occult blood preservation.</p> <p>15. This cover can be opted only at the time of purchase/ renewal of the base Policy and prior to birth of the baby subject to underwriting guidelines of the Company.</p> <p>16. Pre-post benefit for this Add-on will be available as per base Policy.</p>																									
8	Cancellation	<p>1. You can't cancel this Add-on solely, the Policy needs to be cancelled, except at the time of renewal of the Policy but if the policy is within free look period, then the customer can cancel the addon without the base policy being cancelled. If you cancel your Edelweiss Health Insurance Policy, this Add-on shall also stand cancelled along with it.</p> <p>2. In case You decide to cancel this Add-on, the refund of Your premium (if any) shall be worked out as per your base Policy.</p> <p><b>Cancellation</b></p> <p>I) The policyholder may cancel this policy by giving 15 days' written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below.</p> <p>Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.</p> <p>II) The Company may cancel the policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by the insured person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.</p> <table border="1" data-bbox="451 1854 1118 2083"> <thead> <tr> <th></th> <th colspan="3">Refund Percentage</th> </tr> <tr> <th>Cancellation period</th> <th>1 Year Policy</th> <th>2 Year Policy</th> <th>3 Year Policy</th> </tr> </thead> <tbody> <tr> <td>Up to 1 Month</td> <td>75%</td> <td>87.50%</td> <td>92.00%</td> </tr> <tr> <td>Up to 3 Months</td> <td>50%</td> <td>75.00%</td> <td>83.00%</td> </tr> <tr> <td>Up to 6 Months</td> <td>25%</td> <td>62.50%</td> <td>75.00%</td> </tr> <tr> <td>Up to 9 Months</td> <td>NIL</td> <td>50.00%</td> <td>67.00%</td> </tr> </tbody> </table>		Refund Percentage			Cancellation period	1 Year Policy	2 Year Policy	3 Year Policy	Up to 1 Month	75%	87.50%	92.00%	Up to 3 Months	50%	75.00%	83.00%	Up to 6 Months	25%	62.50%	75.00%	Up to 9 Months	NIL	50.00%	67.00%	Section III
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9	Policy Servicing/ Grievances/Complaints	None	NA																															
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 the content of the CIS says and that of the Policy Wording, the terms and conditions mentioned in the Policy Wording shall prevail.

The description above is indicative and subject to the terms, exceptions, conditions and limitations of Your Edelweiss Health Insurance Policy.