

## LOAN CARE



### Customer Information Sheet

Description is Illustrative and not Exhaustive

Sr. No.	Title	Description	Refer to Policy Clause Number
1	Product Name	<b>Loan Care</b>	Refer to Policy Clause Number
2	What am I covered for	<ul style="list-style-type: none"> <li>Major Medical Illnesses and Procedures offered across 25 Critical Illnesses in various plans.</li> </ul> <p><b>Major Medical Illnesses Plan Standard</b> – 9 Critical Illnesses</p> <p><b>Major Medical Illnesses Plan Enhance</b> – 12 Critical Illnesses</p> <p><b>Major Medical Illnesses Plan Premium</b> – 15 Critical Illnesses</p> <p><b>Major Medical Illnesses Plan Elite</b> – 18 Critical Illnesses</p> <p><b>Major Medical Illnesses Plan Ultima</b> – 25 Critical Illnesses</p> <ul style="list-style-type: none"> <li>Personal Accident – Death, Permanent Total Disability, Permanent Partial Disability.</li> <li>Loss of Job – Payment of maximum of 3 EMLs in case of Loss of Job.</li> <li>Child Education Benefit for up to any two children.</li> </ul>	<p>III, Scope of Covers, Section 1</p> <p>Section 2 Definitions of Personal Accident Cover.</p> <p>Section 3, Definition.</p> <p>Section 4, Definition.</p>
3	What are the major exclusions in the Policy	<p>Please note below is an indicative list, for complete list of exclusions kindly refer Policy document.</p> <ul style="list-style-type: none"> <li>Major Medical Illnesses - Any illness, sickness or disease other than those specified as critical illnesses under this policy, congenital anomalies, inherited disorders or any developmental complications etc.</li> <li>Personal Accident - Natural Death, committing breach of law of criminal intent, intentional self-injury, engagement in adventures sports like mountaineering, rock climbing, sky diving, etc.</li> <li>Loss of Job - Self-employed, Loss of Job attributed to dishonesty or fraud, casual/temporary or seasonal employment, resignation or retirement.</li> </ul>	<p>III, Section 1-B</p> <p>Section 2-B</p> <p>Section 3-B</p>

Sr. No.	Title	Description	Refer to Policy Clause Number
		<ul style="list-style-type: none"> <li>• Dependent Child Education Benefit cover - Payment of compensation in respect of death arising from or resulting directly or indirectly from any illness to any insured.</li> <li>• General Exclusions - Directly caused by or contributed to by or arising from nuclear weapon materials. Arising out of or as a result of any act of self-destruction or self-inflicted injury, attempted suicide or suicide.</li> </ul> <p>(Note - The above is the partial listings of the policy exclusions. Please refer to the policy clauses for the full listing.)</p>	Section 4 - B  V
4	Waiting Periods	<ul style="list-style-type: none"> <li>• Initial waiting period - 90 days waiting period for major medical illnesses &amp; procedures and Loss of Job.</li> <li>• Pre-existing diseases - 48 months.</li> </ul>	IV, A
5	Claim Payment basis	<ul style="list-style-type: none"> <li>• Major Medical Illnesses and Procedures, Personal Accident- Fixed benefit amount or defined percentage will be paid as specified in schedule. Loss of Job-Pays 3 EMI in event of Job loss.</li> <li>• Child Education benefit - Up to the amount stated in the schedule or actual tuition fee amount whichever is lower per year up to the number of years stated in the schedule.</li> </ul>	III, Section 1C, Section 2C, Section 3C  Section 4C
6	Loss Sharing	<ul style="list-style-type: none"> <li>• Not Applicable</li> </ul>	
7	Renewal Conditions	<ul style="list-style-type: none"> <li>• Policy can be renewed for lifetime</li> <li>• The Policy will automatically terminate at the end of the Policy period and we are under no obligation to give notice that it is due for renewal.</li> <li>• Maximum up to age 70 years. On completing age 70 years, you will be eligible for buying the Insurance Cover under the Individual Health Policy as available at such time with us.</li> <li>• We may decide to withdraw this product under which this policy is issued to policy holder, in such case we will provide with an option to migrate to a policy of similar nature with us subject to portability conditions.</li> <li>• We will give the notice to policyholder in the event we may decide to withdraw the product. Such notice will be given to the policyholder at least 3 months prior to the date when such withdrawal comes into effect.</li> </ul>	IV-V        IV-DD
8	Renewal Benefits	<ul style="list-style-type: none"> <li>• Waiver of waiting periods in policy</li> </ul>	IV-V
9	Cancellation	This policy would be cancelled, and no refund would be due to you if	

Sr. No.	Title	Description	Refer to Policy Clause Number
		<ul style="list-style-type: none"> <li>• Payment of Claim done under Major Medical Illness benefits or Personal Accident resulting in Death or Permanent Total Disability.</li> <li>• Have disclosed incorrect details about current and past health status.</li> <li>• Have encouraged or participated in any fraudulent claim under the policy.</li> </ul>	Section 1D, Section 2D  IV-G
10	Claims	<ul style="list-style-type: none"> <li>• Only reimbursement of claims allowed, for reimbursement of claim:- Kindly call toll free 180012000. Email at support@edelweissinsurance.com</li> </ul>	VI
11	Policy Servicing/ Grievances/Complaints	<ul style="list-style-type: none"> <li>• Company Officials: support@edelweissinsurance.com, Company website: www.edelweissinsurance.com</li> <li>• IRDAI/(IGMS/Call Centre): <a href="https://igms.irda.gov.in/">https://igms.irda.gov.in/</a></li> <li>• Ombudsman – Pls refer link &amp; list below <a href="http://www.ecoi.co.in/ombudsman.html">http://www.ecoi.co.in/ombudsman.html</a></li> </ul>	VIII
12	Insured's Rights	<ul style="list-style-type: none"> <li>• Free Look cancellation: 15 days allowed.</li> <li>• Continuous renewability.</li> <li>• Migration and Portability: (For Migration kindly contact Call Centre at support@edelweissinsurance.com)</li> <li>• Settlement of Reimbursement claim-30 days after receipt of all documents.</li> </ul>	IV-L  II-42, IV-DD
13	Insured's Obligations	<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>	

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.

The above represents the salient features of the Policy only, please refer to complete Policy Wording for details.



## Ombudsman and Addresses

The contact details of the Insurance Ombudsman offices are as below

CONTACT DETAILS	JURISDICTION
<b>AHMEDABAD</b> Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email:- <a href="mailto:bimalokpal.ahmedabad@ecoi.co.in">bimalokpal.ahmedabad@ecoi.co.in</a>	State of Gujarat, Union Territory of Dadra & Nagar Haveli & Union Territory of Daman and Diu.
<b>BENGALURU</b> 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:- <a href="mailto:bimalokpal.bengaluru@ecoi.co.in">bimalokpal.bengaluru@ecoi.co.in</a>	State of Karnataka
<b>BHOPAL</b> Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 033. Tel.:- 0755-2769200/201/202, Fax:- 0755-2769203 Email:- <a href="mailto:bimalokpal.bhopal@ecoi.co.in">bimalokpal.bhopal@ecoi.co.in</a>	States of Madhya Pradesh and Chattisgarh
<b>BHUBANESHWAR</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.:- 0674-2596461 / 2596455, Fax:- 0674-2596429 Email:- <a href="mailto:bimalokpal.bhubaneswar@ecoi.co.in">bimalokpal.bhubaneswar@ecoi.co.in</a>	State of Odisha
<b>CHANDIGARH</b> 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:- <a href="mailto:bimalokpal.chandigarh@ecoi.co.in">bimalokpal.chandigarh@ecoi.co.in</a>	States of Punjab, Haryana, Himachal Pradesh, Union Territory of Jammu & Kashmir, Union Territory of Ladakh and Union Territory of Chandigarh
<b>CHENNAI</b> 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:- <a href="mailto:bimalokpal.chennai@ecoi.co.in">bimalokpal.chennai@ecoi.co.in</a>	State of Tamil Nadu and Union Territories - Puducherry Town and Karaikal (which are part of Union Territory of Puducherry)
<b>DELHI</b> Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.:- 011-23232481/23232481 Email:- <a href="mailto:bimalokpal.delhi@ecoi.co.in">bimalokpal.delhi@ecoi.co.in</a>	State of Delhi
<b>ERNAKULAM</b> Office of the Insurance Ombudsman, 2nd floor, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, Ernakulam - 682 015. Tel.:- 0484-2358759/2359338 Fax:- 0484-2359336 Email:- <a href="mailto:bimalokpal.ernakulam@ecoi.co.in">bimalokpal.ernakulam@ecoi.co.in</a>	State of Kerala, Union Territory of Lakshadweep and Mahe, a part of Puducherry
<b>GUWAHATI</b> Office of the Insurance Ombudsman, 'Jeevan Nivesh', 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.:- 0361- 2632204 / 2602205 Email:- <a href="mailto:bimalokpal.guwahati@ecoi.co.in">bimalokpal.guwahati@ecoi.co.in</a>	States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
<b>HYDERABAD</b> 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- 67504123 / 23312122 Fax:- 040-23376599 Email:- <a href="mailto:bimalokpal.hyderabad@ecoi.co.in">bimalokpal.hyderabad@ecoi.co.in</a>	States of Andhra Pradesh, Telangana and Union Territory of Yanam - a part of Puducherry

CONTACT DETAILS	JURISDICTION
<b>JAIPUR</b> Office of the Insurance Ombudsman, Jeevan Nidhi-II Bldg., Ground Floor, Bhawani Singh Marg, Jaipur - 302005. Tel.:- 0141-2740363 Email:- <a href="mailto:bimalokpal.jaipur@ecoi.co.in">bimalokpal.jaipur@ecoi.co.in</a>	State of Rajasthan
<b>KOLKATA</b> Office of the Insurance Ombudsman, Hindustan Building Annexe, 4th floor, 4, C.R. Avenue, Kolkata - 700 072. Tel.:- 033-22124339 / 22124340, Fax:- 033-22124341 Email:- <a href="mailto:bimalokpal.kolkata@ecoi.co.in">bimalokpal.kolkata@ecoi.co.in</a>	States of West Bengal, Bihar, Sikkim and Union Territory of Andaman and Nicobar Islands
<b>LUCKNOW</b> 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:- <a href="mailto:bimalokpal.lucknow@ecoi.co.in">bimalokpal.lucknow@ecoi.co.in</a>	Districts of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varansi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sulanpur, Maharajganj, Santkabirnagar, Azamgarh, Kaushinagar, Gorkhpur, Deoria, Mau, Chandauli, Ballia, Sidharathnagar
<b>MUMBAI</b> 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:- <a href="mailto:bimalokpal.mumbai@ecoi.co.in">bimalokpal.mumbai@ecoi.co.in</a>	State of Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
<b>NOIDA</b> Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector-15, Distt: Gautam Budh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email:- <a href="mailto:bimalokpal.noida@ecoi.co.in">bimalokpal.noida@ecoi.co.in</a>	State of Uttarakhand 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, Firozabad, Gautam Budh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
<b>PATNA</b> Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006. Tel.: 0612-2680952 Email:- <a href="mailto:bimalokpal.patna@ecoi.co.in">bimalokpal.patna@ecoi.co.in</a>	States of Bihar and Jharkhand
<b>PUNE</b> Office of the Insurance Ombudsman, Jeevan Darshan Building, 3rd Floor, CTS Nos. 195 to 198, NC Kelkar Road, Narayan Peth, Pune - 411 030 Tel: 020 -41312555 Email:- <a href="mailto:bimalokpal.pune@ecoi.co.in">bimalokpal.pune@ecoi.co.in</a>	State of Maharashtra, Area of Navi Mumbai and Thane, excluding Mumbai Metropolitan Region