

Welcome to your Policy. Your health is now our responsibility!

EDELWEISS GROUP HEALTH INSURANCE POLICY



Customer Information Sheet

Description is Illustrative and not Exhaustive

Sr. No.	Title	Description	Refer to Policy Clause Number
1.	Product Name	Edelweiss Group Health Insurance Policy	
2.	What am I (customer) covered for?	<p>Benefits</p> <p>HOSPITALIZATION BENEFITS:</p> <ol style="list-style-type: none"> Hospitalization Expenses Pre and post hospitalization expenses (30 and 60 days resp.) Day care treatment Domiciliary hospitalization AYUSH <p>AVAILABLE EXTENSIONS:</p> <ol style="list-style-type: none"> Family Floater Pre/post hospitalization time period extension Pre-existing Disease Exclusion Waiver Deletion of 30 days Waiting Period. Deletion of Two Year Waiting Period Out-Patient/ OPD Treatment (reimbursement / cashless) Maternity Expenses with waiting period of 9 months Maternity Expenses without waiting period of 9 months Baby covered from day one Baby covered after 90 days Pre and Post Natal Expenses Cover Emergency Ambulance Expenses Critical Illness cover Hospital Cash Allowance Recovery benefit Reimbursement of Organ donor expenses Voluntary Co-payment Clause Personal Accident cover Wellness and preventive care Disease wise Sub Limits (Pls Refer Annexure 1) Room rent capping LASIK Surgery expenses (Pls refer Annexure 2) Infertility Treatment Cover (Pls refer Annexure 2) Recharge of the Sum Insured Restoration of the Sum Insured Corporate Buffer Assistance services in India Cochlear Implant Sleep Apnoea <p>YOUR POLICY IS LOADED WITH BENEFITS:</p> <p>It gives you the option of:</p> <ul style="list-style-type: none"> Adding family members on a Family Floater basis. Adding or deleting members on a pro rata premium basis Premium payment on Installment basis Choosing a specific treatment upto the sub-limit applicable per claim during the Policy Period Having sub-limits on room rent for Hospitalization Choosing copayment or as a % of the amount on each and every claim under the Policy Voluntary inclusion of sub limits for Cataract treatment arrangement of Health Checkup, and Wellness Assistance Services, through our Network Providers 	<p>Point d Benefit of the Policy</p> <p>Extensions</p>

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3.	What are the major exclusions in Policy?	<p>Please note that this is an indicative list of exclusions; please refer to the Policy wording and clauses for the section specific list of exclusions.</p> <ol style="list-style-type: none"> 1. The Company shall not be liable for any loss or damage under this Policy: Any Illness or Injury directly or indirectly resulting or arising from or occurring during commission of any breach of any law by the Insured Person with any criminal intent 2. Any treatment arising from or traceable to any fertility, sterilization, birth control procedures, contraceptive supplies or services including complications arising due to supplying services or Assisted Reproductive Technology 3. War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds 4. Act of self-destruction or self-inflicted Injury, attempted suicide or suicide while sane or insane, or illness or injury attributable to consumption, use, misuse or abuse of intoxicating drugs, alcohol or hallucinogens. 5. Nuclear, chemical or biological attack or weapons contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion <ol style="list-style-type: none"> i. Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any Illness, disablement or death. ii. Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when distributed, is capable of causing any Illness, disablement or death. iii. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any Illness, incapacitating disablement or death. 6. Stay protected! Any condition directly or indirectly caused by or associated with any sexually transmitted disease, including Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis. 7. Taking part or is supposed to participate in a naval, military, air force operation or aviation in a professional or semi-professional nature. We admire your courage, though! 	Point e Exclusions
4.	How long are the waiting periods before you can claim?	<ol style="list-style-type: none"> 1. To start with, there's a waiting Period of 30 days for all illnesses (not for renewals or for accident-related claims needing hospitalisation) <p>30-Day waiting period -Code-Excl 03</p> <ol style="list-style-type: none"> a) Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered. b) This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months. c) The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently 	<p>Point e Exclusions e.i.1 Waiting period</p> <p>Point e.i.1.i of the policy</p>

Sr. No.	Title	Description	Refer to Policy Clause Number
		<p>2. Specified disease/ Procedure waiting Period- Code-Excl-02 Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry period of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident</p> <p>b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.</p> <p>c) If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.</p> <p>d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.</p> <p>e) If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.</p> <p>f) List of specific diseases/procedures</p> <p>2.1. 24 months waiting period</p> <p>i. Any treatment related to Arthritis (if non-infective), Osteoarthritis and Osteoporosis, Gout, Rheumatism, Spinal Disorders(unless caused by accident), Joint Replacement Surgery (unless caused by accident), Arthroscopic Knee Surgeries/ACL Reconstruction/Meniscal and Ligament Repair</p> <p>ii. Surgical treatments for Benign ear, nose and throat (ENT) disorders and surgeries (including but not limited to Adenoidectomy, Mastoidectomy, Tonsillectomy and Tympanoplasty), Nasal Septum Deviation, Sinusitis and related disorders</p> <p>iii. Benign Prostatic Hypertrophy</p> <p>iv. Cataract</p> <p>v. Dilatation and Curettage</p> <p>vi. Fissure / Fistula in anus, Hemorrhoids / Piles, Pilonidal Sinus, Gastric and Duodenal Ulcers</p> <p>vii. Surgery of Genito-urinary system unless necessitated by malignancy</p> <p>viii. All types of Hernia & Hydrocele</p> <p>ix. Hysterectomy, unless necessitated by malignancy</p> <p>x. Internal tumours, skin tumours, cysts, nodules, polyps including breast lumps (each of any kind) unless malignant</p> <p>xi. Kidney Stone / Ureteric Stone / Lithotripsy / Gall Bladder Stone</p> <p>xii. Myomectomy for fibroids</p> <p>xiii. Varicose veins and varicose ulcers</p> <p>2.2. 90 Days Waiting Period</p> <p>i. Diabetes & Related complications include: Diabetic Retinopathy, Diabetic Nephropathy, Diabetic Foot / Wound, Diabetic Angiopathy, Diabetic Neuropathy, Hyper /Hypoglycaemic Shocks.</p> <p>ii. Hypertension & Related complications include: Coronary Artery Disease, Cerebrovascular Accident, Hypertensive Nephropathy, Internal Bleed / Haemorrhages.</p> <p>3. Pre-existing Disease code -EXCL01</p> <p>a) Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 48 months of continuous coverage after the date of inception of the first policy with insurer.</p> <p>b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.</p> <p>c) If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.</p>	e.i.1.ii

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		d) Coverage under the policy after the expiry of 48 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.											
5	How are payments made	All benefits under Hospitalization Benefits are payable on an Indemnity basis. Optional cover of Critical illness, Hospital cash allowance, Recovery available on benefit basis.	NIL										
6	Loss Sharing	Loss Sharing Details : • Disease wise Capping • Room Rent capping • Voluntary Co-payment	Refer Policy extension No. 21, 22, 18										
7	Renewal conditions	We want you to stay with us forever! We will normally agree to renew the policy, except in cases of fraud, moral hazard or misrepresentation or non-co-operation by the insured person. There will be a Grace Period of 30 days for renewing the policy after your premium due date.	Point No. f (f.i.14) of the policy										
8	Renewal benefits	NIL											
9	Cancellation	<p>Your policy will get over after the period for which premium has been paid or on the Expiry Date shown in Policy Schedule</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> <table border="1" data-bbox="477 1093 1110 1335"> <thead> <tr> <th>Length of time Policy in force</th> <th>Refund of Premium (% of Annual Premium)</th> </tr> </thead> <tbody> <tr> <td>Up to 1 Month</td> <td>75%</td> </tr> <tr> <td>Up to 3 Month</td> <td>50%</td> </tr> <tr> <td>Up to 6 Month</td> <td>25%</td> </tr> <tr> <td>Up to 9 Month</td> <td>NIL</td> </tr> </tbody> </table> <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> <p>iii) What about the worst case: death of the Policyholder?</p> <p>a) Where the policy covers only the Policyholder, it will come to an end from the time of his/her passing away. The premium will be refunded for the unexpired period of this at pro-rata basis if there is no claim.</p> <p>b)Where the policy covers other insured persons, it will continue till the end of the policy period for the other insured persons. If the other Insured Person wish to continue with us after the policy period, and we hope they do, we will renew the policy if a policyholder is added as below:</p> <p>1) We get a written notice about this before the Policy Period End Date; and</p> <p>2) The new Policyholder should be at least 18 years old, and should be eligible under the various clauses</p>	Length of time Policy in force	Refund of Premium (% of Annual Premium)	Up to 1 Month	75%	Up to 3 Month	50%	Up to 6 Month	25%	Up to 9 Month	NIL	Point f (f.i.7) of the policy
Length of time Policy in force	Refund of Premium (% of Annual Premium)												
Up to 1 Month	75%												
Up to 3 Month	50%												
Up to 6 Month	25%												
Up to 9 Month	NIL												

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10	Claiming are easy. Just let us know in time.	Let us know at least 48 hours before planned hospitalization. In case of an emergency, do let us know within 24 hours of the insured person being admitted, or before discharge, whichever is earlier. For Reimbursement of Claim : The Insured Person/s should give the complete claim file at his/her own cost to the TPA within 15 days of discharge from the hospital	Point g (g.4) of the policy
11	Got a complaint? We're here for you!	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 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, Kiroli Road, Kurla West, Mumbai 400070 Senior citizens can also contact us on • Contact Number: 02242312001 • Email:senior.citizen@edelweissinsurance.com b. IRDAI Integrated Grievance Management System - https://igms.ir-da.gov.in/ c. Insurance Ombudsman – The contact details of the Insurance Ombudsman offices have been provided as Annexure-A of Policy document.	Point f (f.i17 & f.ii.21) of the 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).

Office Details	Jurisdiction of Office Union Territory, District
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.
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.

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		<p>Need the up-to-date details of the Insurance Ombudsman? No problem! You'll find them on IRDAI's website, www.irda.gov.in, on the website of General Insurance Council, www.gicouncil.org.in, on our website www.edelweissinsurance.com or from any of our offices. Here's the address and contact number of the Governing Body of Insurance Council -</p> <p>Office of the 'Governing Body of Insurance Council' Secretary General/Secretary, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz (W), Mumbai - 400 054. Tel: 022-26106245/889/671 Fax: 022-26106949 Email - inscoun@cioins.co.in</p>				
	Your rights are most important! Please make sure you know them.	<p>The policy shall ordinarily be renewable except on grounds of fraud misrepresentation by the insured person.</p> <ol style="list-style-type: none"> 1. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal. 2. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years. 3. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period. 4. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period. 5. No loading shall apply on renewals based on individual claims experience <p>Migration & Portability (for outward migration) Call Centre : 180012000 and Email address : support@edelweissinsurance.com Write to us at: Edelweiss General Insurance Company Limited, 5th Floor, Tower 3, B wing Kohinoor City Mall, Kohinoor City, Kiroi Road, Kurla west Mumbai -400 070. Email: support@edelweissinsurance.com Toll Free No.: 180012000</p>	Point f of the Policy			
	What we expect from you (it's not much!)	<ol style="list-style-type: none"> 1. Please tell us about any pre-existing disease/s or condition/s before buying a policy. Not sharing this information may result in a claim not being paid. 2. Please give us all the Material Information during the policy period in the Proposal Form, as we need this in order to accept the risk of insurance. If there are any changes in these details, this information needs to be given to us in the form called 'Alteration in Risk Form' available on our website www.edelweissinsurance.com before the renewal, extension, variation, endorsement or reinstatement of the contract. 				
Annexure 1						
	Disease	Sub Limits options				
	Cataract	20,000	25,000	30,000	35,000	40,000
	Hysterectomy	25,000	30,000	35,000	40,000	45,000
	Removal of gall bladder	25,000	30,000	35,000	40,000	45,000
	Surgery for piles	15,000	20,000	25,000	30,000	40,000
	Surgery for fissure, Fistula	15,000	20,000	25,000	30,000	35,000
	Angiography invasive	15,000	20,000	25,000	30,000	35,000
	PTCA	1,40,000	1,50,000	1,60,000	1,70,000	1,80,000
	Appendectomy	30,000	35,000	40,000	45,000	50,000

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	D & C	10,000	12,000	15,000	17,000	20,000
	Hernia	25,000	30,000	35,000	40,000	45,000
	Deviated Nasal Septum and Sinus	25,000	27,000	30,000	32,000	40,000
	Surgery for renal stone	35,000	40,000	45,000	50,000	60,000
	Prostate Surgery TURP	30,000	35,000	40,000	45,000	50,000
	CABG		1,75,000	2,00,000	2,25,000	2,50,000
	Bilateral Total Knee / Hip Replacement		2,00,000	2,25,000	2,50,000	2,75,000
Annexure 2 - Inclusion of Treatments Excluded in Base Policy						
Type of Add-on	Disease/Procedure all inclusive with Implant		The below options can be included			
Addition of Modern Surgeries Excluded in Base Policy	LASIK Surgery Sub Limit (indemnity cover)		Upto Sum Insured or as specified in the Policy Schedule			
	Cochlear Implant		Upto Sum Insured or as specified in the Policy Schedule			
	Sleep Apnoea		Upto Sum Insured or as specified in the Policy Schedule			
	Infertility Treatment		Upto Sum Insured or as specified in Policy Schedule			
<p>Disclaimer: THE ABOVEMENTIONED INFORMATION IS ONLY A SUMMARY OF THE PRODUCT FEATURES. THE COMPLETE TERMS AND CONDITIONS CAN BE FOUND IN THE POLICY WORDING. IT IS ADVISED THAT THE POLICY WORDING BE READ COMPLETELY FOR A FULL DESCRIPTION OF THE TERMS AND CONDITIONS OF COVERAGE AND THE EXCLUSIONS RELATING THERETO..</p>						